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With our unique perspective, we have been making it easier for Californians to pursue a higher education for more than 40 years. Working in partnership with the financial aid community, we expect to award more than \$2 billion in assistance to California students this coming year alone.

In 1997, we proudly introduced **EdFUND** — A Service of the California Student Aid Commission. **EdFUND** is the Commission's nonprofit loan services corporation offering educational loans under the Federal Family Education Loan Program. With a sharp focus on customer service and technological innovation, **EdFUND** is emerging as a new leader in student loan services.

Once again, we are pleased to offer this *Counselors' Guide* to help you provide students and their parents with accurate, up-to-date information on our financial aid programs. The guide serves as a companion to our *Financial Aid Workbook for Students*. We also produce a number of additional materials and technical supplements for each program, which can be ordered using the form at the back of this guide.

In response to your comments, we have added new sections to the *Counselors' Guide* this year, including one titled Questions and Answers, and expanded others.

We have two toll-free numbers for schools: 1-888-CA-GRANTS, for more information on our grant programs; and 1-888-CA-FFELP for more on our student loans. We also encourage you to take advantage of the resources available on our web sites [www.csac.ca.gov](http://www.csac.ca.gov) and [www.mapping-your-future.org](http://www.mapping-your-future.org). In addition, we have four regional offices to serve you: Northern California (916-526-7321); Bay Area (510-286-7037); Los Angeles (562-985-8966); and San Diego (619-467-4222).

Jon D. Shaver, Executive Director,  
California Student Aid Commission  
President and CEO, **EdFUND**



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## Call:

### ► 1-888-CA-GRANTS

The California Student Aid Commission, for questions about Cal Grants, Graduate Fellowships, and California's specialized financial aid programs. Or e-mail the Commission at [custsvcs@csac.ca.gov](mailto:custsvcs@csac.ca.gov). (Students should call the Commission at 916-526-7590 for information.)

### ► 1-888-CA-FFELP

EDFUND, for more on student loans. (The telephone number for students is 916-526-7900.)

### ► 1-800-298-9491

EDFUND, for information on default prevention. (The student line is 1-800-298-9490.)

### ► 916-322-3189

To order Commission and EDFUND publications (916-323-1748 fax line).

### ► 1-800-4-FED-AID

The U.S. Department of Education for information on Pell Grants and other federal student aid programs, and to order the FAFSA.

### ► 1-800-801-0576

For information and software on FAFSA Express, for filing the FAFSA on a personal computer.

## Basic Student Aid Facts

A variety of financial aid is available to California students studying beyond high school. Grants and scholarships do not have to be paid back, but loans must be repaid with interest. The Free Application for Federal Student Aid, or FAFSA, is the core application for most state and federal financial aid. Colleges may also have their own applications. Students must complete all applications correctly, by the specific deadlines.

*This Counselors' Guide focuses on the major financial aid programs offered by the California Student Aid Commission and its nonprofit loan services corporation, EDFUND.*

### THE BASICS

Here are the basics of student financial aid:

- No student should be discouraged from applying for financial aid. Various circumstances, including income fluctuation, change in number of family members, or number of dependents in college, could make an otherwise ineligible student qualify for financial aid.
- Not all financial aid is need-based. For example, unsubsidized Stafford loans are for all qualified students at participating schools, regardless of income. Also, parents with good credit histories can take out PLUS loans for the educational expenses of their dependents.

- ▶ The FAFSA, or Free Application for Federal Student Aid, is the basic application for most federal and state financial aid. Some schools may also require a supplemental financial aid application so students should check with each school early. Students should work closely with the financial aid office at each college they are considering to be sure they meet all requirements and deadlines.
- ▶ With FAFSA Express, students can file the FAFSA using their personal computer and modem. Free copies are available on diskette by calling 1-800-801-0576. FAFSA Express can also be downloaded from the World Wide Web at [www.ed.gov/money.html](http://www.ed.gov/money.html)
- ▶ Students should not submit more than one FAFSA each year.
- ▶ Students should be encouraged to start their financial aid research early (ninth grade is not too early) and pay close attention to details, including application deadlines.
- ▶ When completing applications for financial aid, students should be sure to read the instructions carefully. Careless errors and incomplete information can delay processing, which may result in a missed deadline.
- ▶ Students become eligible for need-based financial aid when their family's ability to pay is less than the costs at the school they plan to attend.
- ▶ A family's ability to pay is determined by federal standards. Factors considered include the family's size, income, assets, parents' age, number of family members in college, and unusual circumstances.
- ▶ If a student is independent, the student's income and assets (and spouse's income and assets, if married) alone are considered in determining financial aid eligibility. Parental income and assets are not included.
- ▶ Students unsure whether they will attend college full-time or part-time should apply as full-time students. It is easier to reduce financial aid awards than to increase them.

## On the Web

- California Student Aid Commission  
[www.csac.ca.gov](http://www.csac.ca.gov)
  - EDfUND  
[www.edfund.org](http://www.edfund.org)
  - Mapping Your Future  
[www.mapping-your-future.org](http://www.mapping-your-future.org)
  - U.S. Department of Education's *The Student Guide*  
[www.ed.gov/prog\\_info/SFA/studentguide](http://www.ed.gov/prog_info/SFA/studentguide)
  - The Financial Aid Information Page  
[www.finaid.org](http://www.finaid.org)
  - FastWeb  
[www.fastweb.com](http://www.fastweb.com)
- 
- ▶ The federal government offers many important student aid programs, including the Pell Grant and Perkins loan. Students should always check to see if they are eligible for federal aid.
  - ▶ Federal laws and regulations governing financial aid programs are subject to annual funding review by Congress. Be sure students have the latest information.
  - ▶ Most campuses have institutional grants, scholarships, or other student aid programs. Students should check directly with each school's financial aid office. Many community organizations and employers also offer scholarships. A student may be ineligible for one kind of financial aid, but eligible for others.
  - ▶ Educational loans, whether from public or private sources, can help students realize their goals but must be repaid, with interest. Students should exercise caution in borrowing—and borrow only what they need.
  - ▶ Students who will begin their studies in the spring should still meet the deadlines for a fall start.

## THE FINANCIAL AID PROCESS

### DETERMINING FINANCIAL AID ELIGIBILITY

A student's eligibility for most state and federal financial aid begins with his or her financial need. This is the difference between the costs of college and what the student – and the dependent student's family – is expected to pay. The student budget, or cost of attendance, includes tuition and fees, room and board, books, transportation, and personal expenses.

To determine a student's financial aid eligibility, schools and financial aid programs must first receive the information a student lists on the FAFSA. The FAFSA must be filed with the federal processor by the deadline required for each specific financial aid program.

For school-based financial aid programs, students also may have to complete additional applications and meet different eligibility criteria.

Students who file the FAFSA will receive a Student Aid Report, or SAR, from the federal processor within four weeks. It will list the student's expected family contribution, or EFC. A standard formula is used to calculate EFC, based on the information the student provides on his or her FAFSA. This analysis of the family's financial information will also be sent to the California Student Aid Commission, unless the student indicates otherwise on the FAFSA (question 102).

Students who do not receive their SAR within four weeks or who need another copy should call 319-337-5665 or write to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044. The paper version of the FAFSA and the Renewal FAFSA contain a postcard students can use to help track the processing of their application.

### DEPENDENT OR INDEPENDENT?

Whether a student is dependent or independent is key to establishing his or her eligibility for financial aid. For dependent students, their parents' ability to contribute is considered; independent students are evaluated on their own – their parents' income and assets will not be considered for most financial aid.

Students who were born before January 1, 1975 are considered to be independent. Those students who are not yet 24 but who meet one of the following requirements are also considered to be independent:

- ▶ veterans of the U.S. Armed Forces.
- ▶ orphans or wards of the court (or were wards of the court until age 18).
- ▶ students with legal dependents other than a spouse.
- ▶ graduate or professional students.
- ▶ married students.
- ▶ students with special circumstances, as documented by a school financial aid administrator.

Dependent students must provide parental income information on their FAFSA or it will not be processed. In addition, for some scholarships, students may need to include their parents' financial information, whether or not they are dependent.

## FAFSAs

To order an initial supply of FAFSAs for your high school or college, call 1-800-284-2788, which is an automated system. You will need your school code number (from the mailing label of your U.S. Department of Education mailings).

For delivery problems, special customer service, or to obtain your school code, call 1-800-394-7084.

# FAFSA Tips

*Every year many students are unable to obtain financial aid because their applications are incomplete or simply filed too late. Here are 15 tips to help your students and their families successfully complete the FAFSA.*

- 1 Study California's *Counselors' Guide* and *Financial Aid Workbook for Students*. Know how the financial aid process works and who to call for questions as you work with students.
- 2 Encourage students not to wait until the last minute to complete financial aid application materials. An early start will leave time to collect information, ask questions, and solve problems.
- 3 Students must use a pen with black ink or a #2 pencil and print clearly and neatly. Remember, the forms will be scanned by a computer.
- 4 Be sure your students use the 1998-99 FAFSA to apply for an award for the 1998-99 school year. Help them read all instructions thoroughly. They should work carefully through each step.
- 5 Have your students complete a new FAFSA if their form is torn, crumpled, or stained.
- 6 Students should write only in the response areas and answer boxes on the form and completely fill in the appropriate bubble for each response. Margins should be kept clean.
- 7 Check your students' applications for responses using a symbol such as N/A for questions that require a number. Doing so could invalidate their entire application.
- 8 Encourage your students to set aside at least one full afternoon or evening to work on the application. Assemble the needed materials ahead of time, including:
  - ⊗ the FAFSA and any additional application materials required by each school.
  - ⊗ the GPA Verification Form for Cal Grants and Graduate Fellowships.
  - ⊗ a Social Security number. Students who do not have a Social Security number can request one by completing federal form SS-5, available at post offices and Social Security Administration branch offices.
  - ⊗ family financial records, including:
    - ➔ 1997 U.S. income tax return (Form 1040, 1040A, 1040EZ, or 1040TEL), with all schedules, completed in January will be most helpful.
    - ➔ W-2 forms and other records of 1997 earnings and other income.
    - ➔ current bank statements, mortgage information, and business, farm, or investment records.
    - ➔ records of veterans benefits or Social Security income.
- 9 Students should make a list of unanswered questions and before filing the FAFSA, make sure each question has been answered. If they still have questions, they may contact their counseling or financial aid office, the California Student Aid Commission at 916-526-7590, or call 1-800-4-FED-AID.
- 10 Be sure students check that all required information has been provided on their FAFSA.
- 11 If there are circumstances your students (or you) feel should be considered, send the additional information directly to the financial aid office at each school the student is considering. Be sure the student puts his or her name and Social Security number at the top of each page.
- 12 Students must send the original signed FAFSA (not a photocopy) by first-class mail in the pre-addressed envelope found in the FAFSA booklet. Students can receive a confirmation of the receipt of their FAFSA by completing and placing postage on the confirmation postcard provided with the FAFSA. It is strongly recommended that students get a Certificate of Mailing as proof of meeting the filing deadline. Special mailing services are not recommended as they may delay processing.
- 13 Encourage students to make copies of their completed FAFSA, worksheets and other materials, including financial statements, for their own records.
- 14 Students must apply for a new Cal Grant or Graduate Fellowship by:
  - ⊗ filing the FAFSA by the March 2, 1998 postmark deadline.
  - ⊗ submitting a completed GPA Verification Form and test scores, if required, to the Commission by the March 2 deadline.
  - ⊗ keeping copies of everything.
  - ⊗ obtaining a U.S. Postal Service Certificate of Mailing for the FAFSA and GPA Verification form as evidence they were sent on time.
- 15 Remember that financial aid can be delayed or forfeited if a student's FAFSA is not completed correctly. If students need additional help, they should contact a financial aid counselor, the California Student Aid Commission at 916-526-7590, or call 1-800-4-FED-AID.



## CAL GRANTS AND GRADUATE FELLOWSHIPS

The California Student Aid Commission offers two major grant programs: Cal Grants and Graduate Fellowships. To apply for a Cal Grant or Graduate Fellowship, new applicants must submit a completed 1998-99 FAFSA to the federal processor and a GPA Verification Form to the Commission by the March 2, 1998 postmark deadline. Federal regulations prohibit mailing or dating the FAFSA before January 1, 1998. Students should keep copies of their forms and get a U.S. Postal Service Certificate of Mailing for each as evidence they were sent on time.

New Cal Grant applicants are automatically considered for a Cal Grant A, B or C, but students may receive only one Cal Grant at a time. Cal Grant applicants may also apply for a federal Pell Grant, campus-based financial aid programs, and student loans by completing the FAFSA. Many schools require students to apply for a Pell Grant and a Cal Grant before considering their eligibility for campus-based aid.

To receive a Cal Grant or a Graduate Fellowship for the 1998-99 academic year, a student must have been a legal California resident for at least one year immediately prior to September 20, 1998.

Students who submit complete applications (including the GPA Verification Form) for a Cal Grant or Graduate Fellowship by the March 2 deadline will receive a notification letter from the Commission announcing the results. If the student was not chosen for an award, the reason will be listed. Students who were not selected for an award and who did not submit a GPA Verification Form will not receive a notification letter.

## FEDERAL FAMILY EDUCATION LOAN PROGRAM

Qualified students and their parents can take out Stafford student loans (subsidized and unsubsidized) and PLUS loans (for parents) under the Federal Family Education Loan Program for educational expenses. Consolidation loans, which make loan repayment easier, are also available. In

California, these loans are guaranteed by the California Student Aid Commission and administered by **EDFUND**.

Students may also borrow under the William D. Ford Federal Direct Loan Program, with the federal government as the sole lender. Whether students borrow under the FFELP or the Direct Loan Program depends on which program the school offers.

Application requirements for the student loan programs vary but all student loans require filing the FAFSA. Before applying for a need-based federal subsidized Stafford loan, students first must have their eligibility for a federal Pell Grant determined. If eligible, a Pell Grant is included as estimated financial aid.

## GPA Verification Forms

In November, schools may order the Commission's GPA Verification Forms (form G-4) for their students. Schools may also order the Cal Grant GPA Verification Report (form G-50), which allows counselors to report the GPAs of up to 20 students on one sheet.

To streamline reporting, schools may also submit GPAs on a computer diskette. It's easy, convenient, and paper-free. For record layout information or questions about the format, call the Commission at 916-526-7985.

Unsubsidized Stafford loans do not require students to demonstrate financial need. All qualified students attending participating schools, regardless of their income, can take out unsubsidized Stafford loans for their education. Students must still file the FAFSA to determine how much of a subsidized Stafford loan they may qualify for, if any.

PLUS loans do not require a completed FAFSA, but parents must undergo a credit check, and complete a PLUS loan application and promissory note.

Consolidation loans allow students to replace one or more loans under the Stafford, SLS, PLUS, Perkins, Health Education Assistance Loan (HEAL), Nursing Student Loan, Federally Insured Student Loan (FISL), National Direct Student Loan (NDSL), or Health Professions Student Loan (HPSL) programs with a single new loan. The total amount of the loans consolidated will determine the amount of the monthly payment and length of repayment.

For FFELP loans, students are responsible for finding a lender and may wish to start with the family bank, savings and loan, or credit union. In addition, college financial aid offices have a list of participating lenders. (See page 21 for a list of lenders.) Students should check with each lender to see if special forms must be completed and certified by the school, along with the application and promissory note. (For Direct loans, the federal government is the sole lender.)

Depending on the time of year, it may take a school several weeks to determine a student's financial aid eligibility and certify a loan application. In addition, it can take one to two weeks to process a loan after the completed application reaches the lender. Although some schools may take advantage of technology that allows faster loan processing, students should always plan ahead when applying for loans.

Lenders can complete loan processing after receiving a guarantee notice from **EDFUND**, and will then disburse the money according to the school's academic calendar. The funds are sent by the lender to either the college financial aid office or cashier's office; neither one can release the initial loan funds to students earlier than ten days before instruction begins, and in some cases, not until 30 days after classes begin.

All colleges are required by federal regulation to provide first-time student borrowers with entrance counseling either in person or by videotape before releasing the first loan disbursement.

Many students fail to complete the application process and are "lost" between March and September when Cal Grants and Graduate Fellowships are activated. Eligible students are eliminated from the competition every year because they:

- fail to respond to requests for additional information.
- move and leave no forwarding address.
- fail to complete required sections of the FAFSA.
- fail to provide parent's income when required.

Be sure students respond to requests for more information and that they inform the Commission and federal processor of address changes immediately.

### Renewing Each Year

To continue receiving aid, students must reapply each year and demonstrate that they are still eligible. In most cases, students who applied for federal aid (Pell Grant or Stafford loan) in 1997-98 will receive the 1998-99 Renewal FAFSA at their permanent home address. Much of the form will be preprinted with the same information listed in 1997-98, plus any corrections that were made. Students need to write in only information that has changed, such as family size, and complete any blank questions, such as income and assets. Cal Grant and Graduate Fellowship renewal applicants will be evaluated by the campus they will be attending in 1998-99 and must list this campus on their FAFSA. No GPA verification is required for renewal applicants. (See also *Cal Grants and Graduate Fellowships* section for more information.)

Students must complete a new application for each student loan they request. Continuing to borrow from the same lender will make it easier when repayment begins.



# Major Financial Aid Programs

... AT A GLANCE

- Waives enrollment and other fees at California community colleges
- Contact the campus financial aid office or California Student Aid Commission
- Contact the campus financial aid office or EDFUND
- † Loan amount limited to college costs minus financial aid
- †† Combines outstanding student loans to make repayment easier
- \* Applications available February 1 from high school principals
- \*\* Applications available March 1 from schools with approved teacher credentialing programs

**GRANTS**  
Need-based financial aid that does not have to be repaid

PROGRAM	WHO CAN APPLY	ANNUAL AWARDS UP TO...	FILING DEADLINE	FORMS REQUIRED
Federal Pell Grant	undergraduates	\$3,000	contact the financial aid office	FAFSA
Federal Supplemental Educational Opportunity Grant	undergraduates	\$4,000	••	FAFSA
Cal Grant A	undergraduates	\$8,184	March 2, 1998	FAFSA, GPA Verification Form
Cal Grant B	undergraduates	\$1,410-\$8,184	March 2, 1998	FAFSA, GPA Verification Form
Cal Grant C	vocational students	\$2,890	March 2, 1998	FAFSA, GPA Verification Form
Board of Governors Fee Waiver	California community college students	•	ongoing	FAFSA
Cooperative Agencies Resources for Education	California community college students	•	contact the financial aid office	••
Educational Opportunity Programs	undergraduates at UCs and CSUs	\$1,000	contact the financial aid office	••
Extended Opportunity Programs and Services	California community college students	\$900	contact the financial aid office	••
Graduate Fellowship	graduates	\$6,490	March 2, 1998	FAFSA, GPA Verification Form, test scores

**WORK-STUDY**  
School assists in locating a job related to a student's studies

Federal Work-Study	undergraduates/graduates	varies	contact the financial aid office	FAFSA
State Work-Study	undergraduates/graduates	varies	contact the financial aid office	FAFSA

**LOANS**  
Borrowed money that must be repaid with interest

Federal Perkins Loan	undergraduates/graduates	U - \$3,000 G - \$5,000	contact the financial aid office	FAFSA, Loan Application and Promissory Note
Federal Stafford Loan (Subsidized & Unsubsidized)	undergraduates/graduates	U - \$2,625-\$5,500 G - \$8,500	contact the financial aid office	FAFSA, Loan Application and Promissory Note
Additional Unsubsidized Stafford Loan	undergraduates/graduates	U - \$4,000-\$5,000 G - \$10,000	contact the financial aid office	FAFSA, Loan Application and Promissory Note
Federal PLUS Loan	parents of dependent students	†	•••	PLUS Loan Application and Promissory Note
Federal Consolidation Loan	undergraduates/graduates	††	contact lender	Loan Application and Promissory Note

**SPECIAL PROGRAMS**

Robert C. Byrd Honors Scholarship	undergraduates	\$1,121	nominations by March 31, 1998*	••
Assumption Program of Loans for Education	undergraduates/graduates	\$8,000 (over three years)	nominations by June 30, 1998**	••
Child Development Teacher Grant	undergraduates	\$1,000-\$2,000	ongoing	••
Law Enforcement Personnel Dependents Scholarship	undergraduates	\$8,184	ongoing	••

## CAL GRANTS AND GRADUATE FELLOWSHIPS

California's two major financial aid programs are the Cal Grant and Graduate Fellowship, both administered by the California Student Aid Commission.

### CAL GRANTS

Cal Grants are for students who are pursuing an undergraduate degree or vocational training, or who are completing undergraduate course work required for a professional degree for which no bachelor's degree is awarded. Students attending extension and continuing education programs not participating in federal financial aid programs are not eligible for a Cal Grant. Under the Cal Grant program, community college fees are not paid.

New Cal Grant applicants are considered automatically for a Cal Grant A, B, or C, but students may receive benefits from only one Cal Grant program at a time. To receive a Cal Grant for the 1998-99 school year, a student must have been a legal resident of California for one year prior to September 20, 1998.

#### Cal Grant A

Cal Grant A helps low- and middle-income students pay tuition and fees at California State University and University of California campuses, independent colleges, and some private vocational schools in California.

Cal Grant A offers students the widest choice among two- and four-year schools. Many students may not consider attending an independent college because of the expense and their family's limited resources but a Cal Grant A may make this possible. Students are selected for a Cal Grant A based on financial eligibility and academic ability.

For 1997-98, the maximum Cal Grant A award was \$3,799 at UC, \$1,584 at CSU, and ranged from \$5,250 to \$8,184 at independent colleges. The GPA cutoffs were 3.05 for entering first-year students; and 3.24 for second- and third-year students.

Although awards are assigned to students who are assumed to be full-time, Cal Grant A benefits are also available to those enrolled half-time or three-quarters time. New Cal Grant awards are not offered to college seniors.

Students who receive a Cal Grant A are placed at the educational level verified by the school where they receive their initial grant payment and have their remaining eligibility established accordingly.

#### Community College Reserve Grant

Cal Grant A recipients who choose to attend a community college may be eligible for a Community College Reserve Grant (CC Reserve). Candidates for the "reserve" option must participate in the regular Cal Grant competition, meet all requirements, and need financial assistance at the four-year college to which they plan to transfer later.

Cal Grant A-eligible students who list a community college on their FAFSA as their first California school are automatically placed in the CC Reserve program and may not activate their award at a four-year, tuition-charging school until the next academic year. For instance, students identified as CC Reserve recipients for the 1998-99 academic year may not activate their grant until the 1999-2000 school year.

CC Reserve recipients may hold their award in reserve up to two years (a minimum of one year) until they transfer to a four-year school. Students initially selected for the four-year grant program may change to the reserve Cal Grant A at any time.

Activating reserve grants in subsequent years is not automatic. The student must report a transfer to a four-year school to both the Commission and to the school for the grant to be considered for activation. CC Reserve recipients must be certified as financially eligible at their four-year college at the time of transfer. If a student transfers, but for some reason has "no remaining eligibility," then the student would not be eligible for payment. This also applies if the student does not have sufficient financial need at the school.

## Cal Grant B

The Cal Grant B is for high-potential students from disadvantaged or low-income families who otherwise would not be able to pursue a postsecondary education. The Cal Grant B program recognizes that many students with substantial potential for success and future leadership are impeded by financial problems, combined with home and community environmental factors. Students who may be eligible for a Cal Grant B should apply during their last year of high school.

Many Cal Grant B recipients are the first in their family to enter college. Recent program trends show that only the most disadvantaged and highest-achieving applicants receive a Cal Grant B. For 1997-98, students with family

incomes more than \$32,249 did not qualify for a Cal Grant B.

Most new Cal Grant B awards are for students who have completed no more than one semester or two quarters of full-time study, no more than 16 units of part-time study, or no more than four and one-half months at a vocational or technical school prior to June 30, 1998.

For first-year college students, the Cal Grant

B award is usually limited to assisting with nontuition costs (living expenses, books and supplies, and transportation), although exceptions may be made for a very limited number of students. Students eligible for both a Cal Grant A and B must weigh the advantages of each and consult with the financial aid office about which to choose. When renewed, a Cal Grant B award also assists with tuition and fees.

In 1997-98, the maximum living allowance (subsistence grant) for new Cal Grant B awards was \$1,410. When renewed, the award for tuition and fees

averaged the same as Cal Grant A.

Depending on financial eligibility, grants are awarded in \$10 increments. Students planning to be enrolled at least half time may apply for a Cal Grant B.

New Cal Grant B awards are given to eligible students according to the following formula:

- ▶ At least 51% of the grants go to students attending a California community college their first year.
- ▶ No more than 49% of the grants are awarded to students who wish to attend an eligible school other than a California community college during their first year.
- ▶ Two hundred and fifty special Cal Grant B awards are set aside for community college students transferring to four-year colleges. Students receiving a special Cal Grant B are placed in the educational level verified by their school and have their remaining grant eligibility established accordingly. Students currently at four-year schools are not eligible for a special Cal Grant B.
- ▶ An extremely limited number of new Cal Grant B recipients may receive an award for tuition and fees, in addition to a subsistence grant, for their first year. To qualify, students must have exceptionally high financial eligibility and be determined as the most disadvantaged by the Commission. These grants include a subsistence allowance up to \$1,410, and tuition and fee assistance up to \$8,184, depending on the college the student attends.

## Cal Grant C

Cal Grant C helps vocationally oriented students acquire marketable job skills within a short time period. It will not meet the needs of the academically oriented student seeking a broad general educational background. A Cal Grant C may not be used to pursue a four-year degree program, graduate study, course prerequisites, or general education.

The Cal Grant C targets students whose interests and talents center around school workshops, labs and work experience, and who can profit most by

## tip

The Community College Reserve Grant may be a good alternative for community college students planning to transfer to a four-year college because competition for Cal Grants historically has been tougher for students who defer applying until after their first year. The GPA cutoff for entering first-year students is usually lower than it is for second- and third-year students.

the short-term, highly specialized vocational training offered by community colleges, accredited proprietary schools, and hospital schools.

Training funded under the Cal Grant C program must lead to a recognized occupational goal (diploma, associate degree, license qualification, certificate) which indicates at least an entry-level job skill. Course length must be between four and 24 months, and attendance may be full- or part-time. Once awarded, the Cal Grant C remains in effect until course completion, as long as the student's academic progress is acceptable.

Cal Grant C recipients may attend vocational or technical courses at all California community colleges, nursing and allied health programs at hospital schools, selected courses at several independent colleges, and a variety of specialized courses at eligible proprietary schools.

For 1997-98, Cal Grant C awards for tuition and fees were up to \$2,360 per year, with up to \$530 for training-related costs, including required tools, special clothing, books, equipment, and supplies. Grants are limited to \$530 at community colleges.

All Cal Grant C applicants who are eligible at their selected school (the first Cal Grant C eligible school listed in FAFSA questions 90-101) will be sent a Cal Grant C Supplement as part of the Cal Grant C competition. The supplement must be completed by the student, endorsed by appropriate vocational or educational personnel, or an employer, and returned to the Commission by the deadline.

### How to Apply

Students applying for a Cal Grant A, B, or C must complete the 1998-99 FAFSA and submit it to the federal processor between January 1, 1998 and the March 2, 1998 postmark deadline.

Applicants for new Cal Grants must also send a completed GPA Verification Form to the California Student Aid Commission by the March 2 deadline. The form requires GPA verification by a school official.

Federal regulations prohibit mailing, electronically filing, or dating the FAFSA before January 1, 1998.

Students should keep copies of everything, and get a U.S. Postal Service Certificate of Mailing for both the FAFSA and GPA Verification Form as evidence they were sent on time.

New Cal Grant applicants can correct the information on their FAFSA by correcting their Student Aid Report before the Commission's award selections. It is critical that this be completed immediately as the time-frame for making corrections can be very brief. The Grant Record Change Form for Schools (form G-21) should be used to notify the Commission of changes to a student's financial information no later than September 30, 1998.

If schools wish to appeal, they should send their forms (G-21, G-22), GPAs, rosters, and reports to the California Student Aid Commission, Grant Programs Customer Service, P.O. Box 419027, Rancho Cordova, CA 95741-9027.

### Notification

Students who submit a complete FAFSA and GPA Verification Form by the March 2 deadline will receive a California Aid Report (CAR) from the Commission if selected for an award, or a notification letter if they are not selected. For students not chosen for an award, the reason will be listed on the notification letter. Students who did not submit a GPA Verification Form and were not selected as recipients will not receive a notification letter since they failed to meet the application requirements.

### Selection Process

Calculating the student's financial aid eligibility is the first step in the selection process. Financial eligibility is the difference between the expected family contribution based on the information provided on the FAFSA, and the cost to attend the student's college of choice. Students with financial eligibility are ranked according to their GPA and educational level. Income and asset ceilings and GPA cutoffs vary year to year. Award recipients are selected from those

# The Cal Grants

... AT A GLANCE

## CAL GRANT A

- ⊗ Provides tuition and fee assistance:
  - for students with financial need.
  - at California public and independent colleges and selected postsecondary schools. May be held in reserve for up to two years while the student attends a California community college.
- ⊗ Selection is based on GPA and financial need. Grants are available for first-, second-, and third-year college students. The minimum course length is two academic years.
- ⊗ Students who receive a new Cal Grant A as a first-year student can renew the grant for an additional three years provided continued financial need is demonstrated.
- ⊗ Students enrolled in a mandatory five-year undergraduate degree program or a teaching credential program may receive grant assistance for up to five years.
- ⊗ All applicants must file the FAFSA and send a completed GPA Verification Form to the Commission by the March 2, 1998 postmark deadline.
- ⊗ The Commission awarded 19,260 new Cal Grant As for the 1997-98 academic year.

## CAL GRANT B

- ⊗ Provides only subsistence payments for entering first-year college students; includes subsistence plus tuition and fee assistance when renewed:
  - for high-potential students from disadvantaged, low-income families.
  - at California public and independent colleges and postsecondary schools.
- ⊗ Selection is based on GPA, consideration of disadvantaged background, and financial need. The minimum course length is one academic year.

- ⊗ Most new awards go to students who have not completed more than one semester, two quarters, or the equivalent, of college work. Two-hundred and fifty special Cal Grant B awards are set aside for community college students transferring to four-year colleges in fall 1998.
- ⊗ Students enrolled in a mandatory five-year undergraduate degree program or a teaching credential program may receive grant assistance for up to five years.
- ⊗ All applicants must file the FAFSA and send a completed GPA Verification Form to the Commission by the March 2, 1998 postmark deadline.
- ⊗ The Commission awarded 19,260 new Cal Grant Bs for the 1997-98 academic year.

## CAL GRANT C

- ⊗ Provides tuition, fees, book and supply costs:
  - for vocationally oriented students from low- and middle-income families.
  - at California community colleges, independent colleges, and private vocational schools.
- ⊗ Selection is based on GPA, pursuit of a vocational program, vocational aptitude, and financial need.
- ⊗ Grants are available to students enrolled at least half-time in an approved vocational program from four to 24 months in length. Not available to students pursuing a four-year college program leading to a bachelor's degree.
- ⊗ Awarded for the length of the vocational course.
- ⊗ All applicants must file the FAFSA and send a completed GPA Verification Form to the Commission. Applicants determined to be financially eligible must also complete and return the Cal Grant C Supplement as part of the competition.
- ⊗ The Commission awarded 2,089 new Cal Grant Cs for the 1997-98 academic year.



students with the highest grades. For Cal Grant A applicants for the 1997-98 school year, the GPA cut-off for first-year college students was 3.05; for second- and third-year students, it was 3.24. Fourth-year students are not eligible as new recipients.

Cal Grant B applicants with financial eligibility are selected based on consideration of their low-income, disadvantaged background, and GPA.

Vocational students with financial eligibility who returned the completed Cal Grant C Supplement are selected based on their responses. Recipients represent a broad grade spectrum. Cal Grant C Supplements are scored with an emphasis on a student's work experience and educational history. Additional points come from vocational or educational endorsements and GPAs. Because selections are based on applications, a counselor's review of the completed supplement is recommended.

### Education Abroad Programs

Students may apply a Cal Grant A to international programs if they are officially registered at a California campus. They may apply a Cal Grant B to international programs that are regularly accredited and recognized by the student's home campus. The student's budget is not increased automatically by the Commission to reflect the additional expenses that may result from attending a school overseas, but financial aid administrators may use their professional judgment to adjust the student's budget accordingly.

### Leave of Absence

If a Cal Grant recipient postpones attending college or will not be attending school at least half-time for any part of the 1998-99 school year, he or she must notify the Commission using the Grant Record Change Form for Students (G-10).

### Renewing Cal Grants

To continue receiving a Cal Grant, students must reapply each year. In most cases, students who applied for federal aid in 1997-98

## Important Dates for Cal Grants

**March 2** – Postmark deadline for filing the FAFSA with the federal processor and the GPA Verification Form with the Commission. Applications postmarked after March 2 will not be accepted. *There are no exceptions.*

**May/June** – Announcement of new Cal Grant A and B recipients begins. Notification begins of eligible Cal Grant C candidates who will receive the Cal Grant C Supplement.

**June/July** – Announcement of Cal Grant C award recipients begins.

**July 1** – Cal Grant academic year begins.

using the FAFSA will receive the 1998-99 Renewal FAFSA at their home address, much of it preprinted with the same information listed in 1997-98. Students need to write in only information that has changed, such as income or family size, and complete any blank areas as indicated by the federal processor. If a student is transferring to another college, he or she also needs to notify the Commission using a G-10 form, or the Renewal Recipient Change Form, which is attached to the Cal Grant renewal letter.

Cal Grants will be renewed if the student continues to demonstrate financial eligibility; is making satisfactory academic progress (as defined by the school for federal financial aid eligibility); and is not in default on any government loan or does not owe a refund on any state or federal grant (unless repayment arrangements have been made and accepted).

Cal Grant renewal is also based on the student's educational level, the remaining program eligibility, and the Commission's receipt of appropriate payment transactions.

Cal Grant award amounts may be adjusted from year to year if the student's eligibility for financial assistance changes, or if state budget allocations for student financial aid are reduced or increased.

Cal Grant renewal applicants will be evaluated by the campus they will be attending in 1998-99 and they must list this school on their FAFSA. The GPA Verification Form is not needed for renewal applicants.

Cal Grants A and B may be renewed for up to four years of benefits, but students enrolled in specialized



## Avoid Common GPA Verification Errors

Here are the three most common GPA verification errors:

1. School certification left blank. For 1996-97, the Commission received more than 1,500 forms without school certifications.
2. No Social Security number (or incorrect Social Security number). Without this, the GPA Verification Form cannot be matched to the FAFSA.
3. No school signature, or Section B completed by the student. The Commission will not be able to return the form for these corrections. If a school is unable to verify a student's GPA, the form should be returned to the student rather than forwarded incomplete to the Commission. Students should be given the opportunity to obtain a school-certified GPA form from either their prior school or future school of attendance.

degree programs that require five years and those in teaching credential programs may have their grants renewed for up to five years of college study beyond high school. To qualify for a Cal Grant this additional year, the specific programs must be designated by the schools as five-year programs.

Cal Grant B recipients who transfer their grants to tuition- or fee-charging schools after completing at least one year at a California community college will have their grants increased to cover all or part of the cost of tuition and fees, as well as living expenses.

The Cal Grant C may be continued for a second year without a formal renewal process if the student has not completed his or her course of study.

### GRADUATE FELLOWSHIPS

The California Student Aid Commission awards up to 500 Graduate Fellowships each year. Candidates must plan to pursue a recognized graduate degree at an eligible California graduate school and must demonstrate their intent to become full-time college or university faculty members. Students in teacher credential or certificate programs are not eligible for a Graduate Fellowship, nor are undergraduate students in their fifth year.

Graduate Fellowships assist with tuition and fees at both independent and public colleges and universities.

For 1997-98, the maximum new award was \$882 at CSU, \$1,669 at UC, and \$6,490 at independent schools and colleges.

### Who Can Apply

Each successful applicant must:

- ▶ intend to become a full-time college or university faculty member.
- ▶ have an undergraduate degree (A.A., B.S., B.A.) or be admitted to a graduate school (students at all graduate grade levels may apply but those pursuing undergraduate study in their fifth year during 1998-99 are not eligible).
- ▶ be a legal California resident and have lived in the state for more than one year immediately preceding September 20, 1998.
- ▶ not exceed student income and asset ceilings.

New Graduate Fellowship candidates are required to file a completed FAFSA with the federal processor and a completed GPA Verification Form with the Commission by the March 2, 1998 deadline. Although not specifically required, the FAFSA should include parental financial information to establish the student's disadvantaged background. Students should also take the appropriate graduate test and have the results forwarded to the Commission by March 2.

When requesting test scores, students should include their name, Social Security number, age, and the address of the test center. Test scores should be sent to the California Student Aid Commission, California Graduate Fellowships, P.O. Box 419028, Rancho Cordova, CA 95741-9028. (The Commission's code for GRE and GMAT scores is 0120.) When requesting test scores, students should be sure to advise the testing agency of the Commission's March 2 deadline.

A Graduate Fellowship Fact Sheet with detailed information on application requirements is available at graduate school financial aid offices and from the Commission.

## Selection Process

Candidates with financial eligibility are ranked competitively according to their undergraduate grades, test scores, and consideration of disadvantaged background. Those selected must enroll at a graduate school in California that is accredited by a regional accrediting association recognized by the U.S. Department of Education.

In addition, candidates must submit a 1998-99 Graduate Fellowship endorsement form (which will be sent with the award announcement) to the Commission by the date requested. By completing the form, the student demonstrates his or her intent to pursue a full-time teaching career at a university or college. An academic adviser or administrator at the campus where the student is now enrolled, last attended, or will be enrolled for the 1998-99 academic year must endorse the form and verify the student's intent to teach.

## Renewing Graduate Fellowships

Graduate Fellowship renewal applicants may continue to participate in the program if they meet the program's renewal requirements. Graduate Fellowships will be renewed if the student continues to demonstrate financial eligibility; is making satisfactory academic progress (as defined by the school for federal aid eligibility); and is not in default on any government loan or does not owe a refund on any state or federal grant (unless repayment arrangements have been made and accepted).

Graduate Fellowship renewal is also based on the student's educational level, the remaining program eligibility, and the Commission's receipt of appropriate payment transactions.

Graduate Fellowships may be adjusted from year to year if the student's eligibility for financial assistance changes, or if state budget allocations for student aid are reduced or increased.

Graduate Fellowship renewal applications will be evaluated by the campus the student will attend in the 1998-99 academic year. Students must have a copy of their

## Important Graduate Test Dates 1997-98

- ➔ Graduate Record Examination (GRE) – *Paper*: November 1 (general and most subjects); December 13 (subject only); April 4 (all). *Computer*: September 2-20; October 6-25; November 3-22; December 1-20; Jan 5-24; February 2-21; March 2-14; April 6-18; May 4-16; June 1-13.
- ➔ Graduate Management Admission Test (GMAT) – *Computer*: October 11-31; November 10-30; December 11-31; January 11-31; February 8-28; March 11-31; April 10-30; May 11-31; June 10-30; July 11-31; August 11-31.
- ➔ Law School Admission Test (LSAT) – October 4; December 6; February 7. *Students must mail a photocopy of their LSAT results directly to the Commission; the testing agency will not forward scores.*
- ➔ Dental Admission Test (DAT) – October 4; April 4; October 3.
- ➔ Medical College Admission Test (MCAT) – April 18; August 15.
- ➔ Optometry Admission Test (OAT) – October 25; February 7; October 17.

FAFSA information sent to the college they plan to attend. Schools may set their own deadlines for renewal applications.

## Financial Aid Followup

After filing the FAFSA, the student should receive correspondence from several agencies and schools.

- ▶ The federal processor will send a Student Aid Report, or SAR. The SAR provides information on the student's eligibility for federal aid. It is the student's responsibility to review the SAR carefully to check for errors or to make necessary changes. The student should submit any corrections to the federal processor immediately, and keep a copy of the corrected SAR.
- ▶ The financial aid administrator at each school requested to receive the student's FAFSA analysis will send an evaluation of the student's potential eligibility for scholarships and grants, work opportunities, loans and other financing options.
- ▶ The California Student Aid Commission will send a notification letter regarding the student's eligibility for a Cal Grant (or Graduate Fellowship), if the student filed both the FAFSA and the Commission's GPA Verification Form.

## Tips for Completing the FAFSA for a Cal Grant or Graduate Fellowship

*Here are some additional tips to share with your students for completing the FAFSA when applying for a new Cal Grant or Graduate Fellowship.*

### SECTION A: THE STUDENT

**Q1-3:** **The student's name.** Students should use only the same name as shown on the student's Social Security card.

**Q8:** **Social Security number.** Answer accurately. Students cannot file a FAFSA if they do not have a Social Security number.

**Q11-12:** **State of legal residence.** If left blank, students will be eliminated from the competition for all Cal Grants and Graduate Fellowships. Residency for students younger than age 18 is determined by the parents' responses to questions 47 and 48. The dates listed in questions 12 and 48 must be September 1997, or before and must include a month and year.

**Q21-22:** **The highest grade level completed by the student's father and mother.** Both questions should be completed for maximum consideration for a Cal Grant B and Graduate Fellowship.

### SECTION E: INCOME, EARNINGS, AND BENEFITS

**Q51-62:** **Student (and Spouse)**  
All students must complete this section. If the student does not have an income or benefit for any line, enter a zero. Do not enter N/A. The FAFSA is scanned by the federal processor and it will not accept a N/A when a number is required. Write within the defined fields, and take the time to read the instructions.

**Q63-74:** **Parents**  
Parental income information must be included in this section unless the student could accurately answer "yes" to any question in Section D. Failing to include required parental information may disqualify the student from consideration for the Cal Grant program. To be considered for a Graduate Fellowship, parental income information must be reported for both dependent and independent students. The Commission will not accept any parental data after the March 2 deadline for those students who fail to

initially provide parental information and who do not qualify as independent students.

### SECTION F: ASSET INFORMATION

The Commission will not accept asset information from a new applicant after the March 2 deadline if it was not initially provided and the FAFSA fails the Simplified Needs Test. The FAFSA will be considered incomplete and the student will be considered ineligible.

### SECTION G: RELEASES AND SIGNATURES

**Q90-101:** **What college(s) does the student plan to attend in 1998-99?** Students should write in the complete name, city and state of the college(s) they are most likely to attend during the 1998-99 school year. If a school's name or address is incomplete, the FAFSA will not be forwarded. If students know the school's U.S. Department of Education six-digit code number, they may list it in the Title IV school code box. Students should be careful not to use any other type of school code.

*At least one California school must be listed to be considered for a Cal Grant or Graduate Fellowship.* Students should not list a community college in Question 90 as their first California school choice unless they are certain they will not attend a four-year school during the 1998-99 school year. Listing a community college first could limit the student's transfer options for both Cal Grant A and B awards. Students should not abbreviate college names.

**Q102:** **The USDE will send a student's FAFSA information to his or her state agency and the state agencies of the college(s) listed in questions 90-101.**

Students should check "No" only if they do not want their information released. If they check "No," the California Student Aid Commission will not receive their application information and they will not be considered for a Cal Grant or Graduate Fellowship.

**Q104-108** **Signatures.** Everyone giving information must sign and date the FAFSA. Unsigned or undated forms will be returned unprocessed. Students should be sure not to sign, date or mail the FAFSA before January 1, 1998.

## CALIFORNIA RESIDENCY

Cal Grants, Graduate Fellowships, and other specialized programs offered by the California Student Aid Commission are only for California residents who attend eligible colleges, universities, or postsecondary vocational schools in California.

Unmarried students who have not reached the age of 18 on or before September 20, 1998 derive their residency status from the parent or nonparent adult who is responsible for their direct care and control. To qualify as a responsible nonparent adult, he or she must have had continuous direct care and control of the student for at least two years before September 20, 1998.

In addition, students whose parent or spouse is in the U.S. Armed Forces, stationed in California, and on active duty as of the first day of classes are considered California residents.

Students whose parents are living overseas are considered California residents if they are minors; have been living under the direct care and control of a California resident for at least two years as of September 20, 1998; or if their parents have maintained their residency during their absence from California.

All married students, regardless of their age, and unmarried students 18 years or older as of September 20, 1998, must have lived continuously in California for a least one year immediately before this date to be a California resident. They must also be in the United States legally and able to establish residence based on their INS status.

## COMPUTING GPAS

Grade point averages must be calculated on a 4.00 scale to two decimal places and include failing grades. Grades earned in the 1997-98 school year should not be included, nor should extra weight be added for honors or Advanced Placement classes.

Students who have General Educational Development test scores and who have not completed one year of college must send a copy of their GED score directly to the Commission.

## The CAR

Students applying for a new Cal Grant or Graduate Fellowship will receive a California Aid Report, or CAR, notifying them of their eligibility to receive a Cal Grant or Graduate Fellowship. The CAR explains the student's award status at the first three eligible California schools listed on the student's FAFSA. If corrections or school changes are needed, students should use the New Cal Grant Recipient Change Form provided with the CAR.

Scholastic Aptitude Test (SAT) or American College Test (ACT) scores are required for students from nongraded schools. Those who graduated from high school more than ten years ago may have their SAT or ACT test scores sent instead of their GPAs. Students applying for a new Graduate Fellowship must also have the appropriate graduate test scores mailed to the Commission.

## For Cal Grants

For Cal Grants, the following grades should be included in the GPA calculation:

- ▶ High school seniors: All sophomore- and junior-year grades, except those for physical education and Reserve Officer Training Corps. Sophomore grades for accelerated juniors graduating in spring 1998 should be included. Summer school grades received after completing the junior year should not be included.
- ▶ High school graduates and first-year college students: sophomore-, junior-, and senior-year high school grades, except PE and ROTC. If 24 college semester units or the equivalent have been completed before fall 1997, the GPA should consist only of college grades. (Graduates from foreign high schools may have their grades translated to the 4.00 scale, or submit SAT or ACT scores).
- ▶ Other Cal Grant undergraduates: All college grades obtained before fall 1997, including at least 24 semester units or the equivalent, and may be calculated by using: all college work completed; or all college work completed except nontransferable courses and those courses not counted in the computation for admission. Schools must calculate GPAs in the same method for all their students.

## For Graduate Fellowships

Students enrolled with less than a year of full-time graduate study should have their GPA calculated for the last four semesters or six quarters of undergraduate study completed before fall 1997. Students enrolled in their second or later year of graduate study must have their GPA calculated on graduate course work completed before fall 1997.

## Test Scores in Lieu of GPAs

If students have a GPA, they must submit it unless they graduated from high school more than ten years ago. Test scores that can be submitted in lieu of a GPA are ACT, SAT, or GED scores. When submitting a GED score, students must mail a copy of the score report to the Commission, along with the GPA Verification Form, by the March 2 deadline. Grade reports, transcripts, and proficiency certificates will not be accepted.

ACT or SAT scores must be mailed directly to the Commission no later than March 2, 1998 by the organization administering the test. These test scores should be mailed to the California Student Aid Commission, Grant Programs Processing, P.O. Box 419028, Rancho Cordova, CA 95741-9028, telephone 916-526-7590.

Some colleges and universities, including UC Santa Cruz and Stanford University, will not calculate and certify a GPA on a GPA Verification Form. If students have earned college credit at these schools, they must submit SAT or ACT scores in lieu of a GPA by March 2, 1998.

## GPAs are Critical

A GPA (or test score) is the sole basis for ranking applicants determined to be financially eligible for a Cal Grant A and may be required to compete for a Cal Grant C. The GPA or applicable test score contributes vital points in the selection of Cal Grant B and Graduate Fellowship awards. As a result, if a verified GPA or valid test score is not mailed to the Commission by the March 2, 1998 postmark deadline, the student's application will be disqualified from consideration for a Cal Grant A and Cal Grant C. In addition, if students do not submit their GPA or test score by the deadline, only minimum points will be scored for the Cal Grant B and Graduate Fellowship competition.

## PELL GRANTS

The Pell Grant Program is the country's largest grant program. Pell Grants are awarded to every qualified undergraduate student and do not have to be repaid. Students must qualify financially, be in an eligible program at an eligible school or college, and not have already earned a bachelor's or professional degree. Students can receive only one Pell Grant a year. When students file the FAFSA, they are automatically considered for a Pell Grant.

For the 1997-98 award year, Pell Grants for full-time students ranged from \$400 to \$2,700. Pell Grants are also available for students enrolled less than half time.

With new law signed November 13, 1997, the maximum Pell Grant award increased to \$3,000 for 1998-99. There were also changes in the eligibility requirements. Call 1-800-4-FED-AID for current information.

## FEDERAL FAMILY EDUCATION LOAN PROGRAM

Qualified students and their parents can take out Stafford (subsidized and unsubsidized) and PLUS loans offered under the Federal Family Education Loan Program. There are also Consolidation loans that can make loan repayment easier. In California, these loans are administered by **EDFUND**.

Students may also borrow under the Federal Direct Loan Program, where the federal government is the sole lender. Whether students borrow under the FFELP or the Direct Loan Program depends on the program in which the school participates.

Applications and promissory notes for the federal loans are available at financial aid offices, and from participating lenders and **EDFUND**.

While most two- and four-year colleges and universities, graduate and professional schools, and many vocational and trade schools are approved for Stafford and PLUS loans, not all schools participate in the federal loan programs. A school's eligibility for federal student aid does not ensure the quality of



# 0% Fee Loans

Borrowers pay no insurance fee on Stafford and PLUS loans guaranteed by the California Student Aid Commission through June 30, 1998, a savings of 1% over the fees charged by other guaranty agencies. Borrowers pocket the savings up front. The savings to students and their parents is expected to total \$15 million this year alone.

education or the student's ability to benefit from its training. If students do not complete their education, cannot locate employment, or are otherwise displeased with their education, they still must repay their loans.

Stafford and PLUS loans are for education costs at the school that completed the School Section of the loan application. Costs may include tuition and fees, books and supplies, room and board, reasonable transportation, and other expenses. If a student decides to attend another school during the loan application process, the borrower (the student or parent) must reapply for a loan through the new school.

Students should submit their application and promissory note to a lender after it has been completed by them and certified by their school. (Some schools will submit them.)

*The following information on Stafford, PLUS, and Consolidation loans pertains to these loans administered by EdFUND under the Federal Family Education Loan Program.*

## SELECTING A LENDER

Students and their parents are responsible for selecting a lender and may wish to start by checking with their family bank, savings and loan, or credit union. In addition, college financial aid offices have a list of participating lenders. A wide variety of lenders participate in the FFELP and each has its own lending policies and deadlines.

## STAFFORD LOANS

Stafford loans are for qualified students and may be subsidized or unsubsidized.

To qualify for a Stafford loan, students must be:

- ▶ a U.S. citizen or eligible noncitizen; and
- ▶ enrolled or accepted at least half-time in a degree or certificate program at a college, vocational school, or correspondence program (correspondence courses must be part of a program leading to an associate, bachelor's, or graduate degree) approved by the U.S. Department of Education and EdFUND.

Students must also:

- ▶ have had their eligibility for a Pell Grant determined;
- ▶ not be in default on a federal student loan or be liable for a grant or federal Perkins loan overpayment;

## FFELP LENDERS

American Baptist  
Credit Union  
800-347-2228 x121

American Express  
Educational  
Assurance Co.  
888-272-5543

Arizona Educational  
Loan Marketing Co.  
800-367-2369

ASAP/Union Bank  
and Trust  
800-545-6765

Assured Life  
Association and  
Woodmen of the World  
888-272-5543

Bank of America  
800-344-8382

Bank of Stockton  
209-941-1214

Bank One Education  
Finance Group  
800-487-4404

Central State Credit  
Union  
800-635-1867

Chase Manhattan Bank  
888-272-5543

Chela Financial  
415-391-3131

Citibank Student  
Loan Corp.  
800-967-2400

College Credit/  
TIAA CREF  
888-272-5543

Corus Bank  
800-345-4325

Crestar Bank/Great  
Western Bank  
800-835-4611

Educaid  
800-347-7667

Educational Funding  
Services, Inc.  
800-523-7446

Exchange Bank  
800-995-4066

First Bank, FSB  
800-634-2533

First Bank, NA  
800-456-4757

First Federal Bank  
888-272-5543

First Union Bank/Signet  
800-955-0005

Household Bank  
888-272-5543

Hughes Aircraft  
Employees Federal  
Credit Union  
310-643-5421

Key Bank USA  
800-539-5363

Mission Federal  
Credit Union  
619-546-2063

Nellie Mae  
800-634-9308

Norwest Bank  
888-695-6260

Orange County  
Teachers Federal  
Credit Union  
800-462-8328

Pan American Bank  
213-264-3310

PNC Bank  
800-456-4757 (Unipac)  
800-835-4611 (AFSA)

Safe America  
Credit Union  
800-972-0999

Student Loan  
Marketing Assn.  
888-272-5543

Southern California  
Savings and Loan Assn.  
800-635-1867

Student Education  
Loan Marketing Corp.  
800-360-8888

University Credit Union  
888-272-5543

U.S. Bank  
800-242-1200

USC Federal  
Credit Union  
888-272-5543

Wells Fargo Bank  
800-874-6989



- ▶ not have obtained loan amounts that exceed annual or aggregate limits;
- ▶ have complied with U.S. Selective Service registration requirements;
- ▶ possess a valid Social Security number;
- ▶ be making satisfactory academic progress;
- ▶ have a high school diploma or GED; or before receiving the loan, have passed an independently administered approved "ability to benefit" exam.

To apply for a Stafford loan, the student must first submit his or her FAFSA to the federal processor. As part of the loan application process, the financial aid office must certify the student's college costs, the family's expected contribution toward the student's education, and the student's loan eligibility.

### Subsidized Stafford Loans

Subsidized Stafford loans are for undergraduate, graduate, vocational, and professional students who demonstrate eligibility for need-based financial aid. The interest rate on new Stafford loans is variable, adjusted annually, with a cap of 8.25%.

The federal government pays the interest on these loans while the student is in school. No repayment is required while the student attends school at least half-time, or during grace or deferment periods. Monthly payments begin six months after the student graduates, drops below half-time, or withdraws from school. During this grace period, or whenever a student changes enrollment status, he or she must keep the lender and **EdFund** informed of any address changes. Lenders offer standard, graduated, and income-sensitive repayment schedules.

To qualify for a subsidized Stafford loan, students must be able to demonstrate financial eligibility as determined by the school (in accordance with federal regulations). Schools must consider all financial resources (scholarships and other financial aid) available to the student when making this determination.

### Unsubsidized Stafford Loans

Unsubsidized Stafford loans are not awarded on the basis of need. All qualified students at participating schools, regardless of their incomes, may take out unsubsidized Stafford loans for their education. Family income does not affect students' eligibility or disqualify them from obtaining an unsubsidized Stafford loan. Like subsidized Stafford loans, the interest rate for unsubsidized loans is variable, with a cap of 8.25%.

Except for demonstrating financial need, students must meet the same eligibility requirements as those for subsidized Stafford loans. With unsubsidized loans, the federal government does not pay any of the interest while the student is in school. The student borrower is responsible for paying all the interest on the loan, which begins to accrue when the loan is first disbursed.

Interest payments begin immediately, but can be postponed while the student is in school. If the interest is deferred, the interest will be added to the principal balance (capitalized). Students can also pay the interest while in their grace period.

Generally, repayment of principal begins six months after the borrower graduates, leaves school, or drops below half-time enrollment. Remember that if the student capitalized interest, it will now be a part of the principal balance.

**TIP** Because interest accrues and can actually increase the size of their loan, students are strongly encouraged to make the interest payments, if at all possible. This will help ease their long-term debt obligations.

### Applying for a Stafford Loan

Before applying for a need-based subsidized Stafford loan, students first must have their eligibility for a federal Pell Grant determined by submitting the FAFSA to the federal processor and forwarding that information to the school. If the student is eligible, a Pell Grant is included as estimated financial aid, regardless of whether the student has applied for or accepted the Pell Grant.

Depending on the time of year, it may take a school several weeks to determine a student's financial aid eligibility and certify a loan application. In addition, it can take one to two weeks to process a loan after the completed application reaches the lender.

Although some schools may take advantage of technology that allows faster loan processing, students should always plan ahead when applying for loans.

Lenders can complete loan processing after receiving a guarantee notice from EdFUND, and will then disburse the money according to the school's academic calendar. The funds are sent by the lender to either the college financial aid office or cashier's office; neither can release the initial loan funds to students earlier than ten days before instruction begins, and in some cases, not until 30 days after classes begin.

Many schools electronically transmit loan application data to EdFUND for guarantee. Instead of having the student fill out a paper loan application, the school will give the student a Student Loan Request Statement to sign and return. This statement authorizes the school to electronically transmit the information required to start the loan process which results in a pre-printed promissory note being mailed to the student. If the school uses this method, the loan process cannot be completed until the student signs and returns the promissory note to the lender.

All participating schools are required to provide loan entrance counseling to first-time student borrowers either in person or by videotape

before releasing the first disbursement. Some schools may require all student borrowers to attend their counseling session in person.

The application and promissory note for a Stafford loan is available in the financial aid offices of colleges, from participating lenders and from EdFUND.

### Receiving Stafford Loan Funds

Stafford loan funds will be delivered to the student's school in two or more disbursements by check or electronic funds transfer. The college will release the funds no earlier than ten days before instruction begins, and only after the student's enrollment status and academic progress have been verified.

If this is the student's first loan under the Federal Family Education Loan Program, and if the student is beginning his or her first year of undergraduate study, the school is prohibited from releasing the first loan installment until 30 days after classes begin. Because this could mean a month or more before funds are released, students should not plan to use their loan to pay early expenses or fees.

In addition, the lender must give student borrowers a Loan Disclosure Statement before or at the same time they receive their first loan installment. This disclosure statement provides important details about the loan, including terms of repayment, the borrower's responsibilities,

## Federal Stafford Loan Limits

ACADEMIC YEAR	DEPENDENT* STUDENT SUB & UNSUB	INDEPENDENT STUDENT SUB & UNSUB	ADDITIONAL UNSUBSIDIZED	MAXIMUM SUBSIDIZED & UNSUBSIDIZED
<b>First Year</b>	\$2,625	\$2,625	\$4,000	\$6,625
<b>Second Year</b>	\$3,500	\$3,500	\$4,000	\$7,500
<b>Third And Remaining Years</b>	\$5,500	\$5,500	\$5,000	\$10,500
<b>Graduate/Professional</b>	-	\$8,500	\$10,000	\$18,500
<b>Aggregate Limits</b>				
Dependent Undergraduate	\$23,000	-	-	\$23,000
Independent Undergraduate	-	\$23,000	-	\$46,000
Graduate/Professional	-	\$65,500	-	\$138,500

\*For dependent students whose parents are unable to obtain a PLUS loan, the amount a student can borrow under the unsubsidized program is the same as for an independent student.

## STAFFORD LOANS

### Application Checklist

Be sure your students:

- 1 Read the promissory note and the Borrower's Rights and Responsibilities carefully.
- 2 Answer every item in the Borrower Section. Blank or unreadable items can delay the processing of an application.
- 3 Check to see that all answers can be read on all four copies of the application.
- 4 Write in the amount of the requested loan in item 12 (Borrower Section).
- 5 Sign and date the application and promissory note, item 16 (Borrower Section).
- 6 Keep the Student Copy for their records.
- 7 Forward the application and promissory note to a participating lender *after* the Borrower and School sections have been completed.

## Management Tips

Be sure students pay special attention and remember to:

- 1 Keep in contact with the lender while in school, during the grace period, and during repayment. Students should make sure the lender (or holder) has their current mailing address, enrollment status, and is informed of any change in graduation date.
- 2 Submit an in-school verification form if they transfer to another school. The form should be sent from the new school to the lender so that the student does not have to begin repaying the loan. The form is available from the lender.
- 3 Inform the lender when they graduate or withdraw from school, so that they can find out when payments begin and how much they will be.
- 4 Notify the lender if they return to school. The lender may allow them to postpone (defer) their monthly payment.
- 5 Keep copies of all correspondence sent to the lender.
- 6 Notify the lender and EDFund if they have a name change.

and other important information, and may be mailed directly or given to borrowers with their loan check. Students should review this document thoroughly and understand it before accepting the loan.

Checks may be made payable directly to the student or jointly to the student and school:

- ▶ If payable to the student, the school is required to deliver the loan check to the student. The student is responsible for paying tuition and other school expenses from either the loan check or other resources.
- ▶ If jointly payable, both the student and school endorse (sign) the check. The school may keep portions of the loan for costs owed directly to the school.

Loan funds also may be transmitted to the school by electronic funds transfer. If transmitted by EFT, the student must authorize the school to credit his or her account for costs owed directly to the school and/or to release any of the funds to the student by checking "yes" to question 15 of the loan application. Once the loan check is disbursed by the lender, the school will notify the student of its receipt and how it has or will be delivered. The student also will be notified of the steps to take if he or she decides to reject the loan.

If the student fails to enroll or attend class as required, the loan must be repaid in full immediately.

## Total Stafford Borrowing

Students may borrow both a subsidized and unsubsidized Stafford loan. The total debt a student can have outstanding from all Stafford loans combined is:

- ▶ \$23,000 as a dependent undergraduate student.
- ▶ \$46,000 as an independent undergraduate student (no more than \$23,000 of this may be in subsidized loans).
- ▶ \$138,500 as a graduate or professional student (no more than \$65,500 of this amount may be in subsidized loans). The graduate debt limit includes any Stafford loans received for undergraduate study.

# Tips for Completing the Federal Stafford Loan Application & Promissory Note

*Here are some tips to help your students complete the Stafford loan application and promissory note accurately and completely. The application and promissory note must be typed or completed in ink. Students should be sure to line out any errors, and then initial and date the corrections. Correction fluid (white-out) should not be used. No items in the Borrower section on the loan application (except Question 8) should be left blank or incomplete. All other items must have "N/A" indicated if not applicable. For more information, contact EdFUND at 1-888-CA-FFELP (students should call 1-916-526-7900).*

## Q1-10: BORROWER SECTION.

- If information is missing or invalid, follow-up is required which may include a call from the guaranty agency, lender and/or school that is processing the application to obtain the missing information.
- Q1** Legal name must be provided, not a nickname.
- Q2** The Social Security number must match a valid Social Security card.
- Q3** Permanent mailing address must be provided. Temporary school address is not acceptable. If the student borrower has a P.O. box, the permanent street address should also be listed.
- Q4** Telephone number along with area code should be for the address listed in Question 3. If a telephone number is not available, indicate "N/A."
- Q6** Driver's license number starting with the two letter state abbreviation in which the license was issued. If none, indicate "N/A."
- Q9** Date of birth must be in month, day and year format (01/01/77). Make sure that the current year is not provided.
- Q10** References must be complete and include the following: First and last name (first initial is acceptable), street/apartment number (rural route number and P.O. box addresses are acceptable), city, state, zip code and telephone number with area code (do not abbreviate city and street names). References must have different addresses and telephone numbers from one another.
- Q12** Borrower must indicate a loan amount. Any alterations that increase the loan amount must be initialed by the borrower. If this response is left blank, the school, lender, or agency must conduct a follow-up, and the student borrower must sign a correction or update form. Verbal confirmation by telephone may not be used to obtain a "YES" response.

**Q13**

If the student wants to postpone (defer) repayment of his or her unsubsidized Stafford loan during in-school and grace periods, he or she must check "YES." If no response is given, the answer will be assumed "NO." If the borrower does not answer the question, the lender or agency must assume "NO" or follow-up for a response.

**Q14**

If the student want to postpone payment of interest and have the interest added to principal during in-school and grace periods, he or she should check "YES." Verbal telephone may not be used to obtain a "YES" response. If the borrower does not answer the question, the lender or agency must assume "NO" or follow-up for a response.

**Q15**

If the school receives the student borrower's loan funds via EFT, a "YES" response or a separate Borrower Authorization Statement is required to credit the borrower's account; or the school may issue a check for disbursement to the borrower. It is the school's responsibility to acquire and maintain these statements.

**Q16**

The student borrower must sign the application and promissory note in ink. If the borrower did not provide a signature date, the lender or agency may use the application and promissory note receipt date as the signature date. If this question is left blank, application must be returned for completion.

## COMMON REASONS WHY AN APPLICATION IS REJECTED:

- ➔ Social Security number and student's name do not match the database.
- ➔ Prior defaulted loan.
- ➔ Application certified after the end of the loan period.
- ➔ Duplicate application for same loan period.
- ➔ Application not signed by student borrower.

## A CORRECTION FORM IS REQUIRED WHEN:

- ➔ Correction fluid is used.
- ➔ The student borrower's signature is not consistent with name in Question 1.
- ➔ The student borrower or school signed in pencil.
- ➔ There are unanswered questions critical to the application process.

## PLUS LOANS

PLUS loans are for parents or stepparents who need to borrow to help meet their dependent's educational costs. The parent borrower is responsible for repaying the loan, even if the dependent doesn't complete his or her education.

PLUS loans may also serve as a supplemental source of money for parents whose dependents have a Stafford loan. PLUS loans carry a variable interest rate, adjusted annually, with a cap of 9%. Any origination or insurance fees may be deducted from each disbursement of loan funds. Parents should check with their lenders concerning deferment options and eligibility.

To qualify for a PLUS loan, parent borrowers must pass a credit check. Parents without an adverse credit history may borrow up to the total costs of their dependents education, minus any other aid or scholarships received by the student. Generally, applicants with an adverse credit history cannot qualify for PLUS loans.

Parents and their dependent must also:

- ▶ be a U.S. citizen or eligible noncitizen.
- ▶ not be in default on a federal student loan, or be liable for a grant or federal Perkins loan overpayment.
- ▶ have obtained loan amounts which exceed annual or aggregate limits.
- ▶ possess a valid Social Security number.

In addition, the student for whom the parent is borrowing must:

- ▶ be enrolled or accepted for enrollment at least half-time in a degree or certificate program at a college, vocational school or correspondence program approved by the U.S. Department of Education and EdFUND.
- ▶ be making satisfactory academic progress.
- ▶ have complied with U.S. Selective Service registration requirements.
- ▶ have a high school diploma or GED, or have passed an independently administered approved "ability to benefit" exam.

## PLUS LOANS Application Checklist

Be sure the parent borrower:

- 1 Reads the promissory note and the Borrower's Rights and Responsibilities carefully.
- 2 Answers every item in the Borrower and Student sections. Blank or unreadable items can delay the processing of the application.
- 3 Makes sure all answers can be read on all four copies of the application.
- 4 Writes in the amount of the requested loan amount in item 10 (Borrower Section).
- 5 Signs and dates the application and promissory note, items 18 and 24.
- 6 Keeps the Borrower's Copy for his or her personal records.
- 7 Forwards the application and promissory note to a participating lender after the Borrower, Student, and School sections have been completed.

## Management Tips

Parent borrowers should:

- ➔ Always keep the lender (or holder) informed of their current mailing address and telephone number, and of their dependents' enrollment status.
- ➔ Inform the lender if they or their dependents has a name change.
- ➔ Keep copies of all correspondence.

## Applying for PLUS Loans

The application and promissory note for a PLUS loan is available in the financial aid offices of colleges, and from participating lenders and EdFUND.

Alternatively, many schools electronically transmit loan application data to EdFUND for guarantee. Instead of a parent filling out a paper loan application, the school will give the parent borrower a Parent Loan Request Statement and credit check authorization to sign and return. This Parent Loan Request Statement authorizes the school to electronically transmit the information required to start the



loan process. Once the credit check is completed and approved, a pre-printed application and promissory note is mailed to the borrower. If the school uses this procedure, the loan process cannot be completed until the borrower signs and returns the promissory note to the lender.

### Receiving PLUS Loan Funds

PLUS loan funds will be delivered to the school in two or more disbursements by check or electronic funds transfer. The college will release the funds no earlier than ten days before instruction begins, and only after the student's enrollment status and academic progress have been verified. The school will provide the lender with a schedule of disbursement dates.

In addition, the lender must give the parent borrower a Loan Disclosure Statement before or at the time the first disbursement is received. This disclosure statement provides important details about the PLUS loan, including repayment terms, interest rate, and borrower responsibilities, and may be mailed directly or given to the parent with the loan check. The parent borrower should review this document thoroughly and understand it fully before accepting the loan. Once the loan check is cashed, the parent assumes the responsibility for repaying the loan.

Checks are made payable to the parent and the school. With a copayable check, both the parent and the school must endorse the check. The school may retain portions of the loan for costs the student owes directly to the school. If loan funds are delivered to the school by EFT, the parent borrower must check "yes" to question 15 of the loan application to authorize the school to credit the student's account for payment of tuition or fees. Once the loan check is disbursed by the

lender, the school will notify the parent borrower of its receipt and how it has or will be delivered. The borrower also will be notified of the steps to take if he or she decides to cancel the loan.

Students should file a FAFSA before their parents apply for a PLUS loan because it may result in more favorable types of financial aid assistance.

If the student fails to enroll or attend class as required, the loan must be repaid in full immediately.

### SUPPLEMENTAL LOANS FOR STUDENTS

The federal Supplemental Loans for Students Program ended in July 1994, when its terms and conditions generally became part of the Unsubsidized Stafford Loan Program. Consequently, students who borrowed previously may have an outstanding SLS balance. New loans under the program are not available.

### CONSOLIDATION LOANS

EDFUND, in conjunction with lenders, offers a loan consolidation program to make repayment easier for students who are having difficulty managing their educational debts.

Consolidation lenders pay off existing student loans and make a new loan having a single monthly payment with the potential for an extended repayment term of up to 30 years. Married borrowers may consolidate their individual loans under a single payment schedule.

For a federal Consolidation loan, a borrower must:

- be in the "grace period" (for Direct loans, the student can still be in school), already in repayment, or be a delinquent or defaulted borrower who will reenter repayment through consolidation.

- have no other consolidation application pending or in process with another lender.

From November 13, 1997 to October 1, 1998, the interest rate is variable, based on the weighted average of the underlying loans. If only Stafford loans are being consolidated, the cap is 8.25%. If only PLUS loans are being consolidated, the cap is 9%. Each lender offers its own repayment options and plans. Options include level payments for the life of the loan, interest-only payments for a period of time, graduated payments, and income-sensitive payments that begin low but later increase. There are no insurance or origination fees but there may be a processing fee.



Consolidation loans are not for every borrower. Borrowers should understand that once they have signed and submitted the Consolidation loan application and promissory note, they have committed themselves to the terms of the new loan. Advantages and disadvantages depend on the types of loans, their amounts, interest rates, and repayment terms.

Advantages of consolidation are:

- ▶ a significantly lower monthly payment.
- ▶ choice of repayment terms.
- ▶ reduced chances of default.
- ▶ a single lender to correspond with.

Disadvantages include:

- ▶ a significantly higher total payback.
  - ▶ little or no reduction of the principal amount owed in the early years of repayment under graduated payment plans.
- ▶ no cancellation provisions for teaching, public, or military service.

### How to Apply

Borrowers must complete a Consolidation loan application and promissory note, and submit it to a lender holding one of their existing loans. If none of their lenders participate in the Consolidation Loan Program, the borrower may apply through any participating lender. The consolidating lender verifies information on the application with the original holders of the loans.

If the application is approved, the consolidating lender pays off the full amount of the original loans and sends the borrower a disclosure statement and a repayment schedule listing the total indebtedness to the consolidating lender. Until this occurs, the borrower must continue to make regular loan payments. Consolidation payments begin within 60 days after the initial loans have been paid in full by the consolidating lender.

## THINGS TO KNOW BEFORE ACCEPTING A LOAN

### THE BASICS

Before applying for or accepting a loan check, borrowers should consider the following:

#### ▶ Is the school or program a good investment?

Borrowers have the right to be informed about a school's tuition and refund policies; academic and training programs; financial aid; faculty and facilities; and its graduates' success in finding a job. Even if the student does not graduate or is not happy with his or her education, he or she (or the parent borrower) still must repay the loan.

▶ **Are there other options?** Check out all scholarships, grants, and employment opportunities. Can less be borrowed? Borrow only what is needed.

▶ **Can the loan be repaid?** Before applying for a loan, borrowers should determine if the loan is affordable. They can estimate how much is needed and how much monthly payments will be, using the repayment guides in the application. By projecting potential earnings, borrowing limits can be set.

▶ **Know their rights and responsibilities.** Borrowers have important rights and responsibilities outlined in the application. They are expected to know and understand these rights and responsibilities.

▶ **Simplify loan repayment by staying with one lender.** Many lenders make loans and their lending policies differ. Remaining with the same lender for any additional loans will keep payments more manageable and reduce the number of lenders to contact for changes in name, address, or enrollment status.

▶ **Keep in touch with the lender and school.** Problems will arise if the borrower's records with the lender are inaccurate or outdated. Inform the lender promptly of any name or address changes; for Stafford loan borrowers, lenders also need to know about changes in enrollment status or graduation date. If it appears that Stafford loan borrowers are no longer in school or if they cannot be contacted by the lender, their loan could go into repayment prematurely.

► **Repayment for subsidized Stafford loans begins six months after the student drops below half-time enrollment.** This six-month grace period gives students time to obtain employment and prepare to begin repaying the loan.

► **Interest payments on unsubsidized Stafford loans start immediately,** with payment on the principal following the same terms as those for subsidized Stafford loans. These interest payments can be deferred, but will increase the overall cost of your loan.

► **Repayment for PLUS loans begins immediately.** There is no grace period for a PLUS loan. Repayment begins within 60 days after the final disbursement of the loan for the school year. Interest payments begin immediately so the borrower will be paying principal and interest while the student is still in school.

► **Avoid default by filing for a deferment or forbearance.** If unemployment, temporary financial setbacks, or other problems make it difficult to repay a loan, the borrower may be eligible for a deferment of six months or more. If the borrower does not qualify for a deferment and is unable to make payments, he or she should ask the lender for a hardship extension or "forbearance." The borrower must be aware that during deferments, the federal government pays the interest on subsidized loans; during forbearances, however, interest accrues on both the principal and any capitalized interest.

► **A defaulted loan is serious.** If a borrower defaults, it means the lender has turned the loan over to the guaranty agency for collection and the entire amount is due and payable. Consequences include no more financial aid, garnishment of state and federal tax refunds, wage garnishment, and a bad credit rating. On behalf of the California Student Aid Commission, **EdFUND** will take all steps necessary to collect the money owed and will take the borrower to court and use other legal action, if necessary.

► **The longer the borrower takes to pay off a loan, the more interest the borrower will pay.**

## SECONDARY MARKETS AND SERVICING AGENCIES

Lenders have three options in servicing a loan:

- keep the account and service the loan.
- transfer payment collection on the account to a servicing agency.
- sell it to a secondary market (which becomes the new lender or owner of the loan) that may contract with a servicing agency.

If a loan is transferred from the original lender to another holder (a servicer or secondary market), the borrower will be informed by mail. The notice is sent by the new holder to the address provided by the original lender. Borrowers should always make sure the lender has their current address or their loan could be transferred and declared in default without their knowledge. All the borrower's future correspondence, payments, and changes in name, address, or enrollment status must be sent to the new servicer or holder.

## LOAN DEFAULT

Like other guaranty agencies and lenders, **EdFUND** collects on defaulted loans. Aggressive collection efforts and tough penalties include:

- reporting loan status to national credit reporting agencies.
- assignment to collection agencies where immediate full payment is demanded.
- loss of eligibility for future student financial aid.
- withholding of state and federal income tax refunds and California lottery winnings.
- loss of deferment and monthly payment options.
- assessment of higher interest rate (up to 10%) on defaulted loans.
- assessment of collection costs (an additional one-time collection cost of 18.5% on **EdFUND** loans).
- court action or litigation.
- wage garnishment and attachment of property.

During the life of a loan, the information provided on the application and promissory note – the borrower's last known address, name and address of employer, and other information pertinent to the processing and collection of the loan – may be released to EdFUND by federal and state agencies, including the U.S. Department of Education, IRS, Franchise Tax Board, Office of the Attorney General, State Personnel Board, Employment Development Department, and the Department of Motor Vehicles.

## LOAN REPAYMENT

Borrowers must repay their educational loans. Before accepting a loan, borrowers should consider their future income and ability to repay. Monthly loan payments could be \$50 to more than \$650, depending on the total amount borrowed. Manageable payments depend on gross starting income, size of monthly payment, length of repayment, other student loan debts, and other expenses, including rent, food, utilities, car and insurance payments.

Failure to repay any educational loan will result in legal action, withholding of the borrower's income tax refunds, notification to credit reporting agencies, and denial of any future loans or other federal or state financial aid. Reasonable attorney's fees, collection and court costs may be charged to a defaulted borrower.

Borrowers are required to notify the lender within ten days of changes in name, address, or school, withdrawal from school, or enrollment less than half time.

If a borrower is having difficulty making payments, he or she should not avoid the issue, but should contact the lender. Lenders can explain options to the borrower. If the borrower is still confused, EdFUND may be able to help.

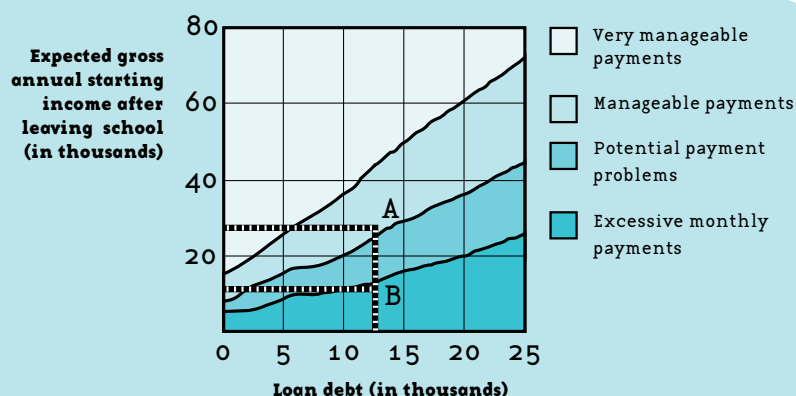
Subsidized Stafford loan repayments start six months after the student completes school, falls below half-time enrollment, or leaves school. The minimum annual repayment amount is \$600 per year at \$50 per month. Payments may be as much as \$650 per month, depending on the amount borrowed.

Payment on the interest of an unsubsidized Stafford loan begins within 60 days of disbursement or the interest may be added to the principal balance. Repayment terms for the principal balance of unsubsidized Stafford loans are the same as that for subsidized Stafford loans. Stafford loans must be repaid within ten years after repayment begins. A borrower may be assessed a late charge for failing to keep loan payments current.

For borrowers under the SLS or PLUS programs, principal and interest repayment begins within 60 days of final loan disbursement for the school year, with repayment schedules from five to ten years.

## Manageable Student Loan Payments

This graph can be used as a guide to determine if a student's loan payments will be manageable. Find the point where expected gross income lines up with anticipated total loan debt. In example A, a \$12,500 debt will be manageable if total annual income is at least \$25,000. However, example B shows that the same debt will be difficult to manage if annual income is \$10,000.



## Capitalizing Interest on Unsubsidized Stafford Loans

When a lender adds unpaid interest to the principal balance of a loan, it is called capitalization. The borrower is responsible for paying the interest due on an unsubsidized Stafford loan from the date the lender first disburses the loan until the loan is paid in full. If the borrower is granted a deferment or forbearance on an unsubsidized loan and chooses to defer and capitalize interest charges, the loan's principal balance will increase each time the lender capitalizes unpaid interest. The borrower will pay more interest charges over the life of the loan. When the borrower leaves school and begins repaying his or her loan, the monthly payment will be higher or, if the loan was subject to the \$50 minimum payment, he or she will make more payments. Borrowers should contact their lender for more information.

Loan Type	Loan Balance	Option 1: Interest Payment Made		Option 2: Interest Payment Deferred	
		Monthly Interest Payment	Monthly Payment*	Annual Capitalized Interest**	Monthly Payment*
Unsubsidized	\$2,625	\$15.31	\$50 (67 payments)	\$189	\$50 (76 payments)
Stafford Loan	\$3,500	\$20.42	\$50 (99 payments)	\$252	\$50 (114 payments)
7% interest	\$5,500	\$32.08	\$64	\$395	\$68
	\$6,625	\$38.65	\$77	\$476	\$82
	\$7,500	\$43.75	\$87	\$539	\$93
	\$8,000	\$46.67	\$93	\$574	\$99

\*120 monthly payments unless otherwise noted.

\*\*The estimate of interest capitalized in these examples is based on quarterly capitalization over a 12-month period.

### REPAYMENT PLANS

For loans borrowed under the Federal Family Education Loan Program, there are three repayment plans:

- ▶ **A Standard Repayment Plan** requires the borrower to pay a fixed amount each month – at least \$50 or the interest that has accrued.
- ▶ **A Graduated Repayment Plan**, where payments are lower at first and then increase over time. No scheduled payment may be more than three times greater than any other scheduled payment.
- ▶ **An Income-Sensitive Repayment Plan**, which bases monthly payments on yearly income and the loan amount. As the borrower's income rises or falls, so do his or her payments. No single required payment may be more than three times greater than any other required payment. Each payment must be at least as much as the interest accrued on the loan between scheduled payments.

### LOAN DEFERMENT

A borrower's eligibility for deferment depends on the guidelines at the time of his or her first loan.

If eligible, a borrower may request a deferment in writing and submit proof of eligibility to the lender. The financial aid office, lender, and EdFUND have forms to assist borrowers. Payments must be maintained until the lender notifies the borrower that the deferment has been approved.

If unable to meet regular monthly payments because of financial difficulties and not qualified for a deferment, the borrower must notify the lender in writing immediately. The borrower may request a forbearance (postponement) of payments to avoid defaulting on the loan. Subject to lender approval, payments may be postponed or reduced, but the borrower remains responsible for paying the accruing interest.

## Repayment Options for PLUS Loans

PLUS borrowers promise to begin monthly payments within 60 days of the last disbursement for the school year. No grace period is offered. PLUS borrowers may select from three repayment options if the parent or student meets the conditions required for deferment. Others must begin repayment immediately or request forbearance. The variable interest rate, capped at 9%, is adjusted each July.

### Option A: Deferred Repayment of Principal and Interest

No payment of interest is made. Interest accrues and is added to the principal balance of the loan. Lenders may not capitalize interest more frequently than quarterly. Use the table below to estimate a new principal balance at the end of each year of deferment.

Interest Rate	Original Principal Balance	New Balance at End of Deferment Period*			
		1 year	Length of in-school deferment 2 years	3 years	4 years
9%	\$3,000	\$3,270	\$3,564	\$3,885	\$4,235
	\$4,000	\$4,360	\$4,752	\$5,180	\$5,646

### Option B: Deferred Repayment of Principal

No payment of principal is expected until the student drops below full-time but the borrower is responsible for paying all interest accrued while the student is enrolled. Lenders may offer monthly or quarterly interest payment plans.

Interest Rate	Principal Amount	Amount of Interest Payment	
		Monthly Payment	Quarterly Payment
9%	\$ 4,000	\$30	\$90
	\$12,000	\$90	\$270
	\$20,000	\$150	\$450

### Option C: Repayment of Principal and Interest

Repayment of principal and accrued interest begins within 60 days after the lender issues the loan.

Interest Rate	Principal Amount	Monthly Payment	Number of Monthly Installments
9%	\$ 4,000	\$51	120
	\$12,000	\$152	120
	\$20,000	\$252	120

New borrowers whose first Stafford or PLUS loan was made on or after July 1, 1993 may be eligible for a deferment if they are:

- ▶ attending a participating school at least part-time (no time limit);
- ▶ pursuing a course of study under a graduate fellowship program or a rehabilitation program for disabled individuals approved by the U.S. Department of Education;
- ▶ conscientiously seeking, but unable to find full-time employment (three-year limit); or

▶ determined by the lender to have an economic hardship based on federal regulations (three-year limit).

Before accepting a loan, students and parents should consider their future income and ability to repay. Repayment problems can occur when too large a percentage of income goes to loan payments. By checking a box on the loan application and promissory note, borrowers may request postponement (deferment) on Stafford and prior SLS loans during in-school and grace periods.

## CALIFORNIA'S SPECIALIZED PROGRAMS

The California Student Aid Commission offers a number of specialized programs for students with financial need, including the Assumption Program of Loans for Education, Child Development Teacher Grant Program, Robert C. Byrd Honors Scholarships, Law Enforcement Personnel Dependents Scholarships, and the State Work-Study Program.

### ASSUMPTION PROGRAM OF LOANS FOR EDUCATION

The Assumption Program of Loans for Education (APLE) assumes up to \$8,000 in educational loans for outstanding students enrolled in a program leading to a K-12 teaching credential. Applicants are selected by schools with programs approved by the Commission on Teacher Credentialing (CTC). The California Student Aid Commission accepts up to 400 new applicants for APLE each year.

APLE participants agree to teach for three consecutive years in a California public school in a subject with a shortage of teachers (math, science, English, bilingual education, foreign language, reading, special education), or in designated schools serving a high proportion of students from low-income populations. The program assumes up to \$2,000 in educational loan debts for the first year of full-time teaching service, and up to \$3,000 for each of the second and third consecutive years of teaching service.

Participants must maintain satisfactory academic progress and continue to meet program requirements. Students continue making monthly payments to lenders during their APLE participation.

#### Who Can Apply

For APLE, a student must:

- ▶ be a U.S. citizen or eligible noncitizen and a legal California resident.
- ▶ have completed the equivalent of at least 60 semester units of postsecondary education.

- ▶ be enrolled in the fall term in an academic program leading to a bachelor's degree; be certified for admission to a program of professional teacher preparation approved by the CTC; or agree to participate during the fall term in a teacher trainee program or a CTC-approved teacher internship.

- ▶ maintain a minimum enrollment of 10 units per term in undergraduate or credential course work.

- ▶ maintain satisfactory progress toward a credential.

- ▶ have outstanding ability, as determined by the participating school.

- ▶ have received, or be approved to receive, federal subsidized or unsubsidized Stafford, Perkins, SLS, or Consolidation loans, or any privately funded educational loans associated with obtaining a bachelor's degree or an initial teaching credential.

- ▶ agree to provide three consecutive years of full-time teaching service in a California public school serving a large proportion of students from low-income families, or in a subject with a shortage of teachers.

- ▶ be free of any obligation to repay any state or federal educational grant, and not be in default on any state or federally insured educational loan.

- ▶ not have completed the course work necessary to obtain an initial teaching credential. For participants who agree to teach math, science, English, foreign language, or bilingual education, or at a school serving low-income populations, an initial credential is defined as a preliminary or clear credential. For those who agree to teach special education or reading, an initial credential is defined as a specialist credential in special education.

#### How to Apply

APLE applications for 1998-99 may be obtained after March 1, 1998 at California colleges and universities with approved teacher credentialing programs. Participating schools distribute applications, assess academic ability, and select applicants. Individual school deadlines may vary,



but all schools must submit their selected nominations to the California Student Aid Commission by June 30, 1998.

### CHILD DEVELOPMENT TEACHER GRANTS

The Child Development Teacher Grant Program encourages college students to enter the field of early childhood education. This program is supported by federal funds and subject to the availability of federal resources each year.

The Commission annually selects up to 100 outstanding college students who are pursuing a child development permit at the teacher, site supervisor, or program director level. Participants must maintain full-time employment in an eligible California children's center for a period of one year for each year grant funds were received. (This new grant program replaces the Child Development Teacher Loan Assumption Program.)

#### Who Can Apply

For the Child Development Teacher Grant Program, a student must:

- ▶ be a U.S. citizen or eligible noncitizen and a legal California resident.
- ▶ demonstrate financial need and academic achievement.
- ▶ be free of any obligation to repay any state or federal educational grant, and not be in default or delinquent on any state or federally insured educational loan.
- ▶ be nominated by a postsecondary institution or employing agency.
- ▶ be enrolled in at least half-time and maintain satisfactory academic progress as defined by the school.
- ▶ enroll and attend a California community college or California public or private four-year institution of higher education in courses leading to the child development permit through at least the fall term of the 1998-99 academic year.
- ▶ agree to provide one year of full-time teaching for each year of funding in a licensed children's center.

### How to Apply

Applications may be obtained at financial aid and early childhood development offices of California community colleges, public and private four-year schools, and the California Student Aid Commission. Contact the Commission at 916-526-8250 for application deadlines.

### Selection Process

The Commission reviews all applications and selects participants based on financial need and academic achievement. The Commission notifies all applicants of their status. Up to \$1,000 is awarded to two-year institution students and up to \$2,000 is awarded to students attending four-year institutions.

### ROBERT C. BYRD HONORS SCHOLARSHIPS

The Robert C. Byrd Honors Scholarship Program is a federally funded program administered by the California Student Aid Commission to promote academic excellence and achievement and recognize exceptional students who show promise of continued academic excellence. These scholarships are renewable for up to four years of post-secondary study at any accredited U.S. school. For 1997-98, the scholarship award was \$1,121.

#### Who Can Apply

For this scholarship program, a student must:

- ▶ be a U.S. citizen or an eligible noncitizen and a legal California resident.
- ▶ graduate from a public or private secondary school between July 1, 1997 and June 30, 1998, or receive the equivalent GED or high school proficiency exam certificate between July 1, 1997 and March 31, 1998.
- ▶ be considered a first-year college student beginning fall term of the 1998-99 academic year.
- ▶ have complied with U.S. Selective Service registration requirements.
- ▶ submit certification (Federal Form 80-0016) confirming no delinquency or default on a federal scholarship or educational loan.

## Application, Nomination, and Selection

The 1998-99 applications may be obtained at all California public and private high schools, and the Commission after February 1, 1998. Participating institutions screen applications and nominate up to two students to compete for available scholarships. Deadlines may vary at individual schools, but all nominations must be postmarked to the Commission by March 31, 1998. The Commission reviews all nominations, ranks and selects participants, and notifies those nominated of their status by June 1998.

## LAW ENFORCEMENT PERSONNEL DEPENDENTS SCHOLARSHIPS

Scholarships are available to dependents of California law enforcement officers who have been killed or totally disabled in the line of duty. The Law Enforcement Personnel Dependents Scholarships are need based and may be used to attend any school in California accredited by the Western Association of Schools and Colleges.

For students who have been awarded a Cal Grant, their LEPD scholarship will match the Cal Grant award. Receiving a LEPD scholarship will not prevent students from receiving a Cal Grant, or any other grant or fee waiver from a college or university.

Eligible law enforcement officers include peace officers (Highway Patrol, marshals, sheriffs, police officers), employees of the California Department of Corrections and the California Youth Authority, and permanent full-time fire fighters employed by counties, cities, districts, and other state political subdivisions.

Students should contact the California Student Aid Commission for application materials.

## FEE WAIVERS FOR LAW ENFORCEMENT AND FIRE PREVENTION DEPENDENTS

Children of California city, county, or state fire prevention personnel who were killed or died as a result of active duty are eligible for fee waivers. For more information, students should contact the registrar's or bursar's office at their college or postsecondary school.

## STATE WORK-STUDY

California's Work-Study program offers eligible students enrolled in postsecondary schools the opportunity to earn money to help pay for their education while gaining valuable work experience. The state-funded program operates in a limited number of California's colleges, universities, and schools.

The 15 schools selected by the Commission to participate in the Work-Study program determine the eligibility of both students and employers.

To participate in the program, a student must:

- ▶ be a legal California resident.
- ▶ demonstrate financial eligibility, determined by the school's financial aid office.
- ▶ be enrolled, or accepted for enrollment, at least half-time at a school.
- ▶ demonstrate satisfactory academic progress in a program leading to a degree or a certificate, according to federal standards.

Schools will help students select positions related to their course of study. Jobs may be available with public institutions, nonprofit organizations, or profit-seeking enterprises. For example, schools may employ students as librarians, teacher aides, bilingual teacher aides, or tutors. Under the program, private and proprietary postsecondary schools cannot employ students.

## CALIFORNIA STUDENT OPPORTUNITY AND ACCESS PROGRAM

The California Student Opportunity and Access Program is a coordinated effort among elementary and high schools, colleges, and other education-related organizations to increase the number of low-income and underrepresented students in higher education. Cal-SOAP, administered by the California Student Aid Commission, awards grants to educational consortia in nine regions of the state. The funds are matched by the local consortia. All nine consortia share a common goal: providing early outreach on higher education and financial aid to increase postsecondary educational opportunities for low-income and underrepresented students.

Through a joint state/federal partnership, five of the nine consortia participate in the National Early Intervention Scholarship and Partnership Program (NEISP). California is one of six states receiving NEISP funds, which are used to expand early intervention services and provide scholarships for graduating high school students.

Although services vary, each project focuses on three major areas:

- ▶ tutoring for low-income high school students who have potential for success in postsecondary education.
- ▶ individual, group, and peer counseling of underrepresented elementary, high school, and community college students to help them enter and successfully complete college programs.
- ▶ dissemination of information about requirements, courses of study, costs, financial aid opportunities, and other aspects of postsecondary education.

## Cal-SOAP Directory

### \* East Bay Consortium

Dolores Jaquez  
314 East 10th Street, Room 9  
Oakland, CA 94606  
510-836-8367

### \* San Diego County Consortium

Linda Doughty  
2351 Cardinal Lane  
San Diego, CA 92123  
619-569-1866

### \* Santa Barbara Consortium

Frances A. Gusman  
La Colina Junior High School  
Cal-SOAP, Room 502  
4025 Foothill Road  
Santa Barbara, CA 93110  
805-681-3250

### \* SUCCESS – Solano University and Community College Education Support Services Consortium

Deborah Daniels-Smith  
Solano Community College  
4000 Suisun Valley Road  
Suisun City, CA 94585  
707-864-7259

### Los Angeles Consortium

Beau Encinos  
California State University, Los Angeles  
5151 State University Drive  
Los Angeles, CA 90032  
213-343-3191

### \* South Coast Consortium

Raquel Torres-Retana  
Whittier Union High School District  
9401 South Painter Avenue  
Whittier, CA 90605  
310-698-4240

### San Jose Consortium

Robyn Fisher  
San Jose State University  
Student Development Services  
Walquist Central, Room 212  
San Jose, CA 95192  
408-924-2578

### Eureka Consortium

Nancy Manning  
College of the Redwoods  
7359 Tompkins Hill Road  
Eureka, CA 95501  
707-445-6772

### Sacramento Consortium

Francie Tidey  
Sacramento College Horizons  
9738 Lincoln Village Drive  
Sacramento, CA 95827  
916-228-2654

\* NEISP sites

## SCHOOL ELIGIBILITY FOR FINANCIAL AID PROGRAMS

California grants and loans may be used only at postsecondary schools, colleges, and universities approved by the California Student Aid Commission and EdFUND. For a list of schools eligible for the individual grant programs, contact the Commission; for a list of schools eligible for the loan programs, contact EdFUND.

## APPROVAL AND ACCREDITATION

Generally, a school is accepted into California's student aid programs after acceptance into the federal aid programs.

For information on schools approved for federal financial aid programs, contact:

### ► U.S. Department of Education

Case Management  
600 Independence Avenue, SW  
Room 3928  
Washington, D.C. 20202  
1-800-433-7327

### ► U.S. Department of Education

50 United Nations Plaza, Room 268  
San Francisco, CA 94102  
415-437-8276 (schools)  
1-800-4-FED-AID (students)

Information about academic and vocational accrediting procedures may be obtained from the following organizations, depending on the type of school:

### ► The Western Association of Schools and Colleges

Accrediting Commission for Senior Colleges and Universities  
c/o Mills College  
P.O. Box 990  
Oakland, CA 94613  
510-632-5000

### ► The Western Association of Schools and Colleges

Accrediting Commission for Community and Junior Colleges  
3402 Mendocino Avenue  
Santa Rosa, CA 95403  
707-569-9177

### ► The Western Association of Schools and Colleges

Accrediting Commission for Schools (includes adult schools)

533 Airport Boulevard, Suite 200  
Burlingame, CA 94010  
415-696-1060

### ► State Bar of California

Educational Standards Department  
Office of Admissions  
555 Franklin Street  
San Francisco, CA 94102  
415-561-8310

### ► Accrediting Commission of Career Schools and Colleges of Technology

2101 Wilson Avenue, Suite 302  
Arlington, VA 22201  
202-336-6700

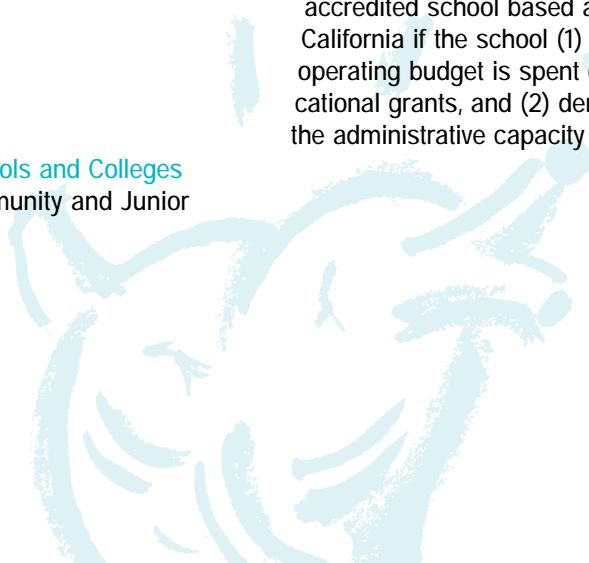
### ► Accrediting Council for Independent Colleges

1 Dupont Circle NW, Suite 320  
Washington, DC 20036  
202-336-6780

## CAL GRANTS

To be eligible for the Cal Grant program, schools must participate in the federal Pell Grant program and in at least two of the three federal campus-based aid programs: Federal Work-Study, Federal Perkins Loan or Federal Supplemental Educational Opportunity Grant. Course length determines the school's eligibility for a Cal Grant A, B, or C.

California law allows an exception to participation in the federal financial aid programs. Cal Grant awards may be used at any nonprofit regionally accredited school based and operating in California if the school (1) certifies that 10% of its operating budget is spent on school-funded educational grants, and (2) demonstrates that it has the administrative capacity to administer the funds.



## GRADUATE FELLOWSHIPS

For the Graduate Fellowship program, schools must be a graduate or professional school accredited by, or a candidate for accreditation by, the Western Association of Schools and Colleges, the American Osteopathic Association, or the California State Bar. Teaching credential or certificate programs do not meet the requirements.

## FEDERAL FAMILY EDUCATION LOANS

To offer these federal loans, schools must be listed with the U.S. Department of Education, meet federal regulations for the Federal Family Education Loan Program, and be approved by **EdFund** to obtain loans guaranteed by the California Student Aid Commission.

## ASSUMPTION PROGRAM OF LOANS FOR EDUCATION

For this program, schools must be eligible to participate in state and federal financial aid programs and have a program of professional preparation approved by the California Commission on Teacher Credentialing.

## ROBERT C. BYRD HONORS SCHOLARSHIPS

To offer these scholarships, schools must be a public or private nonprofit U.S. postsecondary institution. Proprietary institutions are not eligible.

## STATE WORK-STUDY

Schools must be a public or private college, university, or school to participate in the State Work-Study Program. Private and postsecondary institutions cannot employ students under the program.

## QUESTIONS AND ANSWERS

The questions and answers that follow are provided to help you assist students in completing their FAFSAs.

### FOSTER YOUTH

FAFSA question 42 asks if the student is an orphan or a ward of the court, or was a ward of the court until age 18.

**Question:** A student is no longer under court guardianship because his foster parents took legal guardianship of the student a few years ago. However, his foster parents do not support him with their own financial resources. They still get a foster care check each month for the student. Are they the student's legal guardians?

**Answer:** No, the student is a "ward of the court" because he was a ward before the guardianship and because the student's county has continued to provide financial support. The student's guardians (see the definition for legal guardian on page 9 of the FAFSA instructions) do not meet the definition of legal guardians for purposes of the FAFSA.

**Question:** A student lives with her foster parents and their children. Are they the student's "family members?"

**Answer:** No. The student is a family of one person (the student).

**Question:** The foster parents get TANF for a student because she is a ward of the court. Is this the student's income?

**Answer:** No, it is not the student's income.

**Question:** A student has filled out his FAFSA as an independent student. Does he need his father's and/or mother's signature? The student does not live with them but does see them occasionally.

**Answer:** No. Since the student is considered an independent student, his parents' signatures are not required.

**Question:** A student turned 18 and graduated from high school, so her court case was closed.



The student's college says she is no longer an independent student because she is no longer a ward of the court. Is the student considered dependent or independent?

**Answer:** Under new provisions, the student is considered to be independent if she is a ward of the court, or was a ward of the court until she reached age 18.

**Question:** A student who was a ward of the court graduated from high school and then went to live with his mother for two months. Did he lose his independent status?

**Answer:** No, not if his mother had not been supporting him while he was in foster care.

## DEPENDENCY

FAFSA question 43 asks: "Do you have legal dependents (other than a spouse) that fit the definition in Instructions, page 4?" The instructions define legal dependents as:

- ▶ "children who get more than half of their support from you," or
- ▶ "other people (not your spouse) who live with you and get more than half of their support from you and will continue to get that support during the 1998-99 school year."

**Question:** What exactly is meant by "more than half of their support?"

**Answer:** There is no exact dollar figure to determine "more than half of their support." As defined by the FAFSA instructions, support includes "money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs, etc." The student may be required to verify the source of support to the college. The student must have some means of providing more than half support for the child to answer this question "yes."

**Question:** Can TANF/AFDC received by a student for her child count toward the "more than half support" test?

**Answer:** Yes. If the student receives benefits (such as Social Security or

TANF/AFDC payments) in her child's name, these benefits must be counted as the student's support toward the child.

**Question:** A student provides over half the support for his son who does not live with him. Can the student answer FAFSA question 43 "yes"?

**Answer:** Yes, as long as the student continues to provide over half of his son's support between July 1, 1998 and June 30, 1999.

**Question:** A student is expecting a child and has no other children. How would she answer question 43?

**Answer:** If she expects her child to be born before or during the award year (July 1, 1998 – June 30, 1999) and she will provide over half support from the projected date of birth to the end of the award year, she can answer "yes" to question 43. In this case, she should also include that child in the household size in question 44.

## DIVORCED OR SEPARATED PARENTS

**Question:** A student's parents are divorced. Who does she use as the parent for parent's information on the FAFSA?

**Answer:** The parent she lived with the most during the past 12 months. If she did not live with one parent more than the other, she should report information for the parent who provided the most financial support during the past 12 months or in the most recent calendar year that she was actually supported by a parent. Support includes: money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs, etc.

**Question:** A student's parents are divorced and he lives with his mother, but his father claimed him as a tax exemption for 1997. Whose information does he report?

**Answer:** He should include the information of the parent he lived with the most during the past 12 months. Which parent claimed the student as a tax exemption is not a factor in determining which parent's information is required on the FAFSA.

**Question:** A student is reporting financial information about her mother, who has remarried. She knows that the FAFSA says to report stepparent information in this situation but their pre-nuptial agreement stipulates that her stepfather will not pay any of her college expenses because he has two children in college himself. What does she do?

**Answer:** The student is required to include stepparent information if the parent whose data she is reporting is remarried at the time she files her FAFSA. If she does not, the application will be invalid.

**Question:** A student is living with his father who is divorced from his mother. His father remarried New Year's Day, 1998. Does he have to report his stepmother's 1997 income?

**Answer:** Yes, even though his father and stepmother were not married in 1997. When he completes FAFSA sections D through F, the term "parents" also includes his stepmother.

## UNTAXED INCOME

**Question:** What is untaxed income?

**Answer:** For financial aid purposes, it is income not subject to U.S. taxes and must be reported on the FAFSA. Both the student and her parents should report any applicable untaxed income. Even if the parents and student filed a tax return in 1997, one of them may have income classified as untaxed. She should keep the worksheet since the financial aid office might ask to see it. She should not send it in with her FAFSA. (Questions 57-61 and 69-73 require the student to complete Worksheet 2, page 11.)

**Question:** A student lives with his grandparents (or another relative). Does he report that relative's income instead of his parents'?

**Answer:** Only if his relative meets the definition of a legal guardian. A legal guardian (as defined in the FAFSA, page 9 instructions) is a person appointed by a court to be his legal guardian in a legal relationship that will continue after June 30, 1999, and who is directed by a court to support him with his or her own financial resources.

Any cash support provided by relatives must be reported as untaxed income. Gifts and in-kind support such as food and housing from relatives is not reported. If the relative is paying rent or utilities (cash) on his behalf, these amounts are counted under "other untaxed income," question 61.

**Question:** Question 60 asks for the student's "child support received for all children." The student's mother receives child support for himself and his brother. Does he list the amount paid to his mother for him in 1997 in question 60?

**Answer:** No. Child support received by his mother for him is reported in parent's question 72. His mother should report the *total* received in 1997 for all her children.

**Question:** Both the student's parents and the student filed 1997 tax returns. Do they really need to complete Worksheet 2 on page 11 of the FAFSA, asking for untaxed income?

**Answer:** Yes. Although the first five requested items on Worksheet 2 are taken from IRS tax forms, they may overlook the other seven items on Worksheet 2. Worksheet 2 takes them through it, step by step.

## DEPENDENCY STATUS

**Question:** What kind of verification is needed to override a student's dependency status?

**Answer:** There is no easy answer. Each student's circumstances are unique. A college can only complete a dependency override for a student on a case-by-case basis, and each student's file must contain appropriate documentation of the exceptional circumstances. Colleges may require different kinds of documentation. For instance, a college may request that the student submit a confirming letter from a professional (counselor, pastor, psychologist) as well as a personal statement of the circumstances. To help the student get through this process, encourage him or her to contact the financial aid administrator at the college to find out exactly what is needed for the particular school. It is especially helpful if the administrator can provide a private place and a telephone for the student to use.

## SUMMARY OF COLLEGE COSTS

The summary of college costs below for the 1997-98 academic year provides a current estimate of educational expenses at four-year California colleges and universities, private two-year colleges, and other eligible schools that participate in the Cal Grant A program. This data reflects realistic average cost estimates. Actual costs may be requested from each school.

The college budgets on the three pages that follow were compiled using the nine-month figures listed below. The Tuition and Fees column lists the published charges of the school as reported to the California Student Aid Commission for the 1997-98 academic year.

### Nine-Month Student Budget 1997-98

ALLOWANCE		WITH PARENTS	CAMPUS HOUSING	OFF-CAMPUS
<b>Tuition and Fees<sup>1</sup></b>		<b>ACTUAL INSTITUTIONAL CHARGES</b>		
<b>Books and Supplies<sup>2</sup></b>		<b>\$ 630 PER ACADEMIC YEAR</b>		
<b>Food<sup>3</sup></b>	PER MONTH PER YEAR	\$266/month \$2,394/year	Actual institutional charges <sup>4</sup>	\$190/month \$1,710/year
<b>Housing<sup>5</sup></b>	PER MONTH PER YEAR	Included in above		\$466/month \$4,194/year
<b>Transportation<sup>6</sup></b>	PER MONTH PER YEAR	\$78/month \$702/year	\$62/month \$558/year	\$90/month \$810/year
<b>Child/Dependent Care</b>		<i>Reasonable expenses with adequate documentation provided by the student, depending upon age and number of children.</i>		
<b>Personal/Miscellaneous<sup>7</sup></b>	PER MONTH PER YEAR	\$164/month \$1,476/year	\$134/month \$1,206/year	\$178/month \$1,602/year
<b>Loan Fees</b>		<i>For student loan borrowers, actual or average loan origination and insurance fees.</i>		
<b>Total, excluding allowances based on actual institutional charges</b>	PER MONTH PER YEAR	\$578/month \$5,202/year	\$266/month \$2,394/year	\$994/month \$8,946/year

1 Includes all mandatory fees.

2 Doesn't include purchase of a computer.

3 Includes food, snacks, meals on campus.

4 If contract is for less than nine months, adjustment may be made at the rate of \$266/month or fraction thereof.

5 Includes dorm charges, rent, utilities, household supplies, etc.

6 Includes minimal vehicle maintenance.

7 Includes clothing, laundry, and dry cleaning, personal care, gifts, recreation, etc.

# Estimates for Four-year Colleges, Universities, Community Colleges & Private Two-year Colleges

INSTITUTION	TUITION & FEES	ON-CAMPUS <sup>1</sup>	OFF-CAMPUS <sup>1</sup>	COMMUTER <sup>1</sup>
*Antioch Univ. - Los Angeles	31900	—	43828	38836
*Antioch Univ. - Santa Barbara	11400	—	23328	18336
*Art Center College of Design	21706	—	32640	28064
Art Institute of Southern California	10900	—	19846	16102
Azusa Pacific University	13610	20044	22556	18812
Bethany College of California	8880	15138	17826	14082
Biola University	14286	22004	23232	19488
Brooks Institute	14100	—	25034	20458
California Baptist College	8500	15488	17446	13702
California College of Arts & Crafts	14900	21258	23846	20102
California Community Colleges**	—	8946	8946	5202
California Institute of the Arts	17315	25229	26261	22517
California Institute of Technology	18816	28452	27762	24018
California Lutheran University	14500	22568	23446	19702
California Maritime Academy	2304	9904	12244	8084
CPSU San Luis Obispo	2378	10325	11324	7580
CSPU Pomona	1893	10487	10839	7095
CSU Bakersfield	1957	8526	10903	7159
CSU Chico	1793	9771	10739	6995
CSU Dominguez Hills	1698	9194	10644	6900
CSU Fresno	1806	9852	10752	7008
CSU Fullerton	1947	9671	10893	7149
CSU Hayward	1800	10314	10746	7002
CSU Humboldt	1928	10032	10874	7130
CSU Long Beach	1826	9520	10772	7028
CSU Los Angeles	1763	9605	10709	6965
CSU Monterey Bay	2010	9136	10956	7212
CSU Northridge	1970	10524	10916	7172
CSU Sacramento	1950	9783	10896	7152
CSU San Bernardino	1878	9583	10824	7080
CSU San Marcos	1720	—	10666	6922
CSU Stanislaus	1915	10064	10861	7117
San Diego State University	1902	10488	10848	7104
San Francisco State University	1982	11342	10928	7184
San Jose State University	2005	10476	10951	7207
Sonoma State University	2130	9948	11076	7332
Chapman College	18930	28124	27876	24132
Concordia University	9315	16479	18261	14517
Christian Heritage College	9240	15718	18186	14442
Claremont McKenna College	18900	28004	27846	24102
Cogswell College	7000	—	15946	12202
College of Notre Dame	14976	23818	23922	20178
Columbia College - Hollywood	6630	—	14946	11202
Dominican College	15400	24484	24346	20602
D-Q University	2900	9646	11846	8102
Don Bosco Technical Institute	5050	—	13996	10252
*Fashion Institute - Costa Mesa	12450	—	24378	19386
*Fashion Institute - Los Angeles	14480	—	26408	21416
*Fashion Institute - San Diego	12450	—	24378	19386
*Fashion Institute - San Francisco	13820	—	25538	20756
Fresno Pacific College	11936	18430	20882	17138
Golden Gate University	8400	—	17346	13602
Harvey Mudd College	19425	29016	28371	24627

<sup>1</sup> Costs include the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs.

\* Indicates 11- and 12-month mandatory program.

**Note:** Costs are estimates. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths which may differ from those reflected here.

INSTITUTION	TUITION & FEES	ON-CAMPUS <sup>1</sup>	OFF-CAMPUS <sup>1</sup>	COMMUTER <sup>1</sup>
Holy Names College	13500	21592	22446	18702
Humphreys College	8344		20272	15280
John F. Kennedy University	7821	18774	16767	13023
La Sierra University	10830	17349	19776	16032
Life Bible College	4880	10274	13826	10082
Loma Linda University				
9-month program	14235	20634	23181	19437
*12-month program	18220	26752	30148	25156
Loyola Marymount University	15777	24627	24723	20979
Marymount College	12860	21536	21806	18062
Menlo College	16280	25174	25226	21482
Mills College	15712	24586	24658	20914
Monterey Institute	17245		26191	22447
Mount St. Mary's College	14214	24008	24160	20416
*National University	8880		20808	15816
New College of California	7590		16536	12792
Occidental College	20110	28105	29056	25312
Otis College of Art & Design	16067	25013	25013	21269
Pacific Christian College	8640	14918	17586	13842
Pacific Oaks College	10980		19926	16182
Pacific Union College	13530	20109	22476	18732
Patten College	6672	11366	15618	11874
Pepperdine University, Malibu	21116	30591	30062	26318
Pitzer College	21876	30966	30822	27078
Point Loma Nazarene College	12464	19824	21410	17666
Pomona College	20680	31254	29626	25882
Samuel Merritt College of Nursing	14625	20349	23571	19827
St. John's Seminary College	6910	12304	15856	12112
St. Mary's College	15998	25508	24944	21200
San Francisco Art Institute	17400		26346	22602
San Francisco Conservatory of Music	16350		25296	21552
San Jose Christian College	7014	13097	15960	12216
Santa Clara University	16641	26088	25587	21843
Scripps College	18812	28798	27758	24014
Simpson College	9100	15594	18046	14302
Southern California College	11596	18452	20542	16798
Stanford University	21410	31364	30356	26612
The Master's College	11980	19172	20926	17182
U.S. International University	11545	18739	20491	16747
UC Berkeley	3957	14011	12903	9159
UC Davis	4230	13729	13176	9432
UC Irvine	4059	12785	13005	9261
UC Los Angeles	4007	12582	12953	9209
UC Riverside	4093	12387	13039	9295
UC San Diego	4198	13448	13144	9400
UC Santa Barbara	4098	12930	13044	9300
UC Santa Cruz	4184	13315	13130	9386
*The Union Institute	8604		20532	15540
University of Judaism	13078	21736	22024	18280
University of La Verne	15100	22214	24046	20302
University of the Pacific	18780	26180	27096	23352
University of Redlands	18534	27703	27480	23736
University of San Diego	15785	25799	24731	20987
University of San Francisco	15950	25604	24896	21152
University of Southern California	18598	27394	27544	23800
*West Coast University	8280		20208	15216
Westmont College	18006	26412	26952	23208
Whittier College	18088	26259	27034	23290
Woodbury University	16100	24179	25046	21302
Yeshiva Ohr Elchonon Chabad	3500	9578	12446	8702

<sup>1</sup> Costs include the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs.

\* Indicates 11- and 12-month mandatory program.

**Note:** Costs are estimates. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths which may differ from those reflected here.



## Estimates for Other Eligible Institutions

INSTITUTION	TUITION & FEES	ON-CAMPUS <sup>1</sup>	OFF-CAMPUS <sup>1</sup>	COMMUTER <sup>1</sup>
Academy of Art	10830	—	19776	16032
*Advertising Arts College	8750	—	20678	15686
American Academy Dramatic Arts/West	9600	—	18546	14802
American College of Applied Arts	10545	20364	19491	15747
American Conservatory Theatre	8819	—	17765	14021
Brooks College	9060	16608	18216	15996
*Bryan Court Reporting	4800	—	16728	11736
*California Culinary Academy	18184	—	30112	25120
*CA School of Court Reporting	4860	—	16788	11796
*Charles R. Drew – U. of Med./Sci.	5800	—	17728	12736
*Golden State Business College	6773	—	18701	13709
*Trinity Business College	5424	—	17352	12360
*Coleman College	11040	—	22968	17976
Design Institute of San Diego	9100	—	18046	14302
*DeVry Institute of Technology	10410	20183	22338	17346
*Empire College	6890	—	18818	13826
Heald Business College				
*Concord	8000	—	19928	14936
*Fresno	8400	—	20328	15336
*Hayward	8000	—	19928	14936
*Oakland	7800	—	19728	14736
*Rancho Cordova	7200	—	19128	14136
*Santa Rosa	7800	—	19728	14736
*Salinas	7800	—	19728	14736
*San Francisco	8400	—	20328	15336
*San Jose	8400	—	20328	15336
*Stockton	7200	—	19128	14136
Heald Institute of Technology				
*Hayward	8400	—	20328	15336
*Martinez	8400	—	20328	15336
*Sacramento	7800	—	19728	14736
*San Francisco	8400	—	20328	15336
*San Jose	8400	—	20328	15336
ITT Technical Institute				
*Anaheim	10680	—	22608	17616
*Carson	11275	—	23203	18211
*Hayward	10399	—	22327	17335
*Oxnard	10399	—	22327	17335
*Sacramento	11275	—	23203	18211
*San Diego	11275	—	23203	18211
*San Bernardino	9049	—	20977	15985
*Santa Clara	10399	—	22327	17335
*Van Nuys	11605	—	23533	18541
*West Covina	11275	—	23203	18211
*Kelsey-Jenny Business College	11184	—	23112	18120
Los Angeles Cnty. Med. Ctr. Nursing	1200	—	10146	6402
Louise Salinger Academy of Fashion	12600	—	21546	17802
*Bryman College	5085	—	12043	9131
*Southern Cal. Coll. Chiroprct.	10665	—	21599	17023
Southern Calif. Inst. Architecture	12890	—	21836	18092
*Watterson College	9120	—	21048	16056
Western State Univ., Fullerton	13430	—	22376	18632
Thomas Jefferson School of Law, San Diego	16100	—	25046	21302

<sup>1</sup> Costs include the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs.

\* Indicates 11- and 12-month mandatory program.

\*\* Listed costs include estimated fees. CCC fees are now \$13/unit for students without a prior bachelor's degree, and \$50/unit for student with a prior bachelor's degree. Fee amount used is \$312 per academic year (\$13 x 12 units x 2 terms).

**Note:** Costs are estimates. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths which may differ from those reflected here.

## FINANCIAL AID RESOURCES

The following reference list, with purchasing information, was compiled by the Office of Financial Aid at the University of San Diego. Publications and videos listed may also be available at your libraries.

• **\* THE A'S AND B'S OF ACADEMIC SCHOLARSHIPS.**

1996-97. 18th Ed. Deborah Wexler, editor. Revised annually. \$7.50. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. Lists the major academic awards offered by the federal government, states, private sponsors, and colleges.

• **\* ANNUAL REGISTER OF GRANT SUPPORT.** 1996.

29th Ed. R.R. Bowker, editor. Reed Reference Publishing Company Inc., 121 Chanlon Rd., New Providence, NJ 07974. Annual. \$190 (plus \$12.95 shipping and handling). An extensive guide to grants, fellowships, and awards from government agencies, foundations, and business and professional organizations.

• **THE AWARDS ALMANAC.** 1996. Miranda H. Ferraro

and Sandra Jaszczak. St. James Press, Chicago. \$100. An international guide to career, research, and educational funds.

**BARRON'S COMPLETE COLLEGE FINANCING GUIDE.**

1994. 3rd Ed. Marguerite Dennis. Barron's Educational Series, Incorporated. \$13.95.

**BARRON'S GUIDE TO FINANCING MEDICAL SCHOOLS AND DENTAL SCHOOLS.** 1995. 3rd Ed.

Marguerite Dennis. Barron's Educational Series. \$10.95.

**THE BIG BOOK OF MINORITY OPPORTUNITIES: THE DIRECTORY OF SPECIAL PROGRAMS FOR MINORITY GROUPS.** 1995. 6th Ed. Willis L.

Johnson. Ferguson/Garrett Publishing Co., 200 W. Madison, Suite 300, Chicago, IL 60606. \$39.

**BLACK STUDENT'S GUIDE TO SCHOLARSHIPS.**

1996. Madison Books. \$14.95/\$10.95. A personal and practical guide to scholarships for African Americans.

**BLACK STUDENT'S GUIDE TO SCHOLARSHIPS.**

1995. Ernestine Whiting. Beckham House Publishers, Inc. \$9.95. Information on scholarships in the government and political science fields for African Americans.

**BUREAU OF INDIAN AFFAIRS GUIDE TO HIGHER**

**EDUCATION SUCCESS.** Bureau of Indian Affairs, Office of Indian Education, Sacramento Area Office, 2800 Cottage Way, Sacramento, CA 95825. Free.

**CATALOG OF FEDERAL DOMESTIC ASSISTANCE.** 1995.

Edited by the U.S. Office of Management and Budget. Diane Publishing Co. Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. \$53. Ring-bound. Advance payment required. Descriptions of federal programs administered by federal agencies, independent organizations, commissions, and councils.

• **\* CHRONICLE FINANCIAL AID GUIDE.** 1996-97.

Rev. Ed. Paul A. Downes. Chronicle Guidance Publications, Inc., 66 Aurora, P.O. Box 1190, Moravia, NY 13118. Annual. \$22.47 (plus \$2.50 shipping and handling). Information on financial aid programs offered by 700 non-collegiate organizations, labor unions, federal and state governments for undergraduate and graduate students. Includes essay awards, loans, scholarships, grants, and postdoctoral fellowships.

**THE COLLEGE BLUE BOOK: SCHOLARSHIPS, FELLOWSHIPS, GRANTS, AND LOANS.** 1995. 25th

Ed. Macmillan Publishing Company, Inc., 866 Third Avenue, New York, NY 10022. Biennial. One of a set of five volumes. \$50/volume; \$235/ set.

**\* COLLEGE CHECK MATE: INNOVATIVE TUITION PLANS THAT MAKE YOU A WINNER.** 1996-97. 9th

Ed. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. \$7.50. Summarizes what schools offer which programs and describes the terms of each program, award ranges, interest rates, loan amounts and eligibility requirements. Offers innovative tuition plans.

**\* COLLEGE COST PLANNER.** 1995-96. Congressional Hispanic Caucus Institute. \$21. A newsletter published 3-6 times a year covering the entire financial aid field from rules and regulations to financing options. Each issue provides advice on financial aid planning, sources of private aid, bargain colleges, and tips for parents and students.

**THE COLLEGE COSTS AND FINANCIAL AID HANDBOOK.**

1996. 15th Ed. Henry Holt and Company Inc. College Board Publications, Box 886, New York, NY 10101. Annual. \$21.95. Outlines in detail programs, degrees, admission requirements, location, facilities, expenses, financial aid available, and many facets of college life.

**THE COLLEGE FINANCIAL AID EMERGENCY KIT.** 1996-97. Joyce Lain Kennedy and Dr. Herm Davis. To order, make check for \$5.95 (includes postage and handling) payable to Sun Features, Inc., and mail to: Emergency Kit, Box 368, Cardiff, CA 92007. Outlines sources of financial aid for college, lists illustrative programs offering help, cites techniques for cutting college costs, and ends with a useful bibliography. For students with financial need.

**COLLEGE FINANCIAL AID MADE EASY.** 1995. 2nd Ed. Patrick L. Bellantoni. Tara Publishing, Inc. \$16.95.

• **THE COLLEGE HANDBOOK FOR FOREIGN STUDENTS SUPPLEMENT.** College Board Publications, Box 886, New York, NY 10101. \$16.95.

**THE COLLEGE HANDBOOK FOR TRANSFER STUDENTS.** 1996. Henry Holt and Company Inc. College Board Publications, Box 886, New York, NY 10101. \$17.95.

**COLLEGE PLANNING 101: WHAT EVERY PARENT NEEDS TO KNOW.** 1995. David Wilson and Elizabeth Wilson. Center for Studies in College Enrollment. \$19.95.

**COLLEGE PLANNING QUARTERLY.** 1996. The College Planning Quarterly, Subscription Department CB, P.O. Box 844, S. Orange, NJ 07079. Special introductory subscription rate of \$19.95. A quarterly newsletter with features on financial aid, advice on completing applications, tips on comparing awards, schedules for parents and students.

**THE COMPLETE FAMILY GUIDE TO COLLEGE FINANCIAL AID.** 1995. Richard W. Black. Berkeley Publishing Group. \$12.

**THE CONSUMER GUIDE TO COLLEGE FUNDING: EVERYTHING YOU NEED TO GET COLLEGE MONEY: INVESTMENTS, GRANTS, SCHOLARSHIPS, AND ECONOMICAL LOANS.** 1995. 5th Ed. Charlene B. Brown, editor. United Resource Books.

• **DAN CASSIDY'S WORLDWIDE COLLEGE SCHOLARSHIP DIRECTORY.** 1995. 4th Ed. Careers Press, Inc. \$19.99.

\* **DIRECTORY OF BIOMEDICAL AND HEALTH CARE GRANTS.** 1995. 10th Ed. The Oryx Press, 2214 N. Central at Encanto, Phoenix, AZ 85004. \$84.50.

\* **DIRECTORY OF FINANCIAL AID FOR MINORITIES.** 1993-95. 5th Ed. Gail Ann Schlachter and R. David Weber. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Biannual. \$47.50.

**DIRECTORY OF FINANCIAL AID FOR WOMEN.** 1993-95. Gail Ann Schlachter and R. David Weber. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Biannual. \$45.

**DIRECTORY OF GRANT SUPPORT FOR NATIVE AMERICAN PROGRAMS.** 1994-95. 4th Ed. New Mexico State University, College of Business Administration and Economics, University Center, Dept. 3CR, Las Cruces, New Mexico 88003-0001. \$50.

**DOLLARS FOR COLLEGE: THE QUICK GUIDE TO FINANCIAL AID: SCHOLARSHIPS, FELLOWSHIPS, LOANS, AND OTHER FINANCIAL AID PROGRAMS FOR ART, MUSIC, DRAMA; BUSINESS AND RELATED FIELDS; EDUCATION; ENGINEERING; JOURNALISM AND MASS COMMUNICATION; LIBERAL ARTS, HUMANITIES AND SOCIAL SCIENCE; MEDICINE, DENTISTRY, AND RELATED FIELDS; NURSING AND OTHER HEALTH FIELDS; SCIENCE; WOMEN IN ALL FIELDS.** 1995. Garrett Park Press. \$6.95 each, \$50 for set. Booklets are revised every 18 months and each cites from 300 to 400 programs.

• \* **DON'T MISS OUT: THE AMBITIOUS STUDENT'S GUIDE TO FINANCIAL AID.** 1997-98. 20th Ed. Joseph Re. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. Annual. \$7.50.

\* **EARN AND LEARN: COOPERATIVE EDUCATION OPPORTUNITIES OFFERED BY THE FEDERAL GOVERNMENT.** 1995-96. 16th Ed. Joseph Re. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. Annual. \$5.

**FEDERAL BENEFITS FOR VETERANS AND DEPENDENTS.** 1995. Annual. Veteran's Administration, Government Printing Office, Washington, D.C. 20402. \$2.50.

**FEDERAL BENEFITS FOR VETERANS AND DEPENDENTS** 1996. Diane Publishing Company. \$20.

**THE FINANCIAL AID BOOK: THE INSIDER'S GUIDE TO PRIVATE SCHOLARSHIPS, GRANTS AND FELLOWSHIPS.** 1996. Garrett Park Press, P.O. Box 190W, Garrett Park, MD 20896. \$19.95.

**FINANCIAL AID DIRECTORY.** 1995. Lemuel Berry. Kendall Hunt Publishing Company. \$45.95.

**FINANCIAL AID FOR HIGHER EDUCATION.** 1994. 16th Ed. B. Klein Publications. \$50.

• **\* FINANCIAL AID FOR MINORITIES: AWARDS OPEN TO STUDENTS WITH ANY MAJOR.** 1996. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. \$4.95.

**FINANCIAL AID FOR MINORITIES IN JOURNALISM AND MASS COMMUNICATIONS.** 1994. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. \$4.95. Includes brief introduction and summary of the field and its employment outlook.

**FINANCIAL AID FOR MINORITIES IN BUSINESS AND LAW.** 1996. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. \$4.95.

**FINANCIAL AID FOR MINORITIES IN EDUCATION.** 1996. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896.

**FINANCIAL AID FOR MINORITIES IN ENGINEERING AND SCIENCE.** 1996. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. \$4.95.

**FINANCIAL AID FOR MINORITIES IN HEALTH FIELDS.** 1995. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. \$4.95.

**FINANCIAL AID FOR THE DISABLED AND THEIR FAMILIES.** 1996-98. 6th Ed. Gail A. Schlachter with R. David Weber. Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070. Biannual. \$38.50 (plus \$4 shipping).

**FINANCIAL AID FOR VETERANS, MILITARY PERSONNEL, AND THEIR DEPENDENTS.** 1994-96. Gail Ann Schlachter and R. David Weber. Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070. \$38.50 (plus \$4 shipping and handling).

**FINANCIAL AID OFFICERS: WHAT THEY DO TO YOU — AND FOR YOU.** 1995-96. 8th Ed. Donald Moore. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. \$4. Describes the entire cycle of seeking assistance, from filing an application to the receipt of an award.

**FINANCIAL AIDS FOR HIGHER EDUCATION.** 1997. 16th Ed. Oron Keeslar and Judy K. Santamaria. Brown and Benchmark

Publishers, a Division of Wm. C. Brown Communication, Inc., 2460 Kerper Boulevard, Dubuque, Iowa 52001. \$61.62.

**FINDING FUNDS FOR A FREE EDUCATION.** 1994. Jet Mitchell. Energeia Publishing, Incorporated. \$2.25

**FREE MONEY FOR COLLEGE: A GUIDE TO MORE THAN 1,000 GRANTS AND SCHOLARSHIPS FOR UNDERGRADUATES.** 1994. 3rd Ed. Laurie Blum. Facts on File, Incorporated. \$24.95 / \$14.95 paper.

**FREE MONEY FOR COLLEGE FROM THE GOVERNMENT.** 1994. 3rd Ed. Henry Holt & Co., Inc. \$14.95.

**FREE MONEY FOR GRADUATE SCHOOL.** 1994. Laurie Blum. Henry Holt & Company. \$14.95.

• **\* FULBRIGHT GRANTS AND OTHER GRANTS FOR GRADUATE STUDY ABROAD.** 1996-97. Annual. U.S. Student Programs Division, Publications Editor, 809 United Nations Plaza, New York, NY 10017. Free.

**GOVERNMENT FINANCIAL AID BOOK: THE INSIDER'S GUIDE TO STATE AND FEDERAL GOVERNMENT GRANTS.** 1996. Progressive Media, Incorporated. Student Financial Services Staff. \$9.95.

**GRANTS FOR SCHOLARSHIPS, STUDENT AID AND LOANS.** 1995. The Foundation Center. Grants Guide Series. \$75.

**GUIDE TO FEDERAL FUNDING FOR EDUCATION.** 1997. 20th Ed. \$287.95 (plus \$12.50 for shipping and handling). A reference listing thousands of federal grant opportunities. Can be used to research new funding possibilities. Monthly updates included.

• **\* HIGHER EDUCATION MONEYBOOK FOR WOMEN AND MINORITIES: A DIRECTORY OF SCHOLARSHIPS, FELLOWSHIPS, INTERNSHIPS, GRANTS AND LOANS.** 1996. Doris M. Young and William C. Young. Young Enterprise International, Inc., 5937 16th Street, NW, Washington, DC 20011. \$25.

**HIGHER EDUCATION OPPORTUNITIES FOR MINORITIES AND WOMEN: ANNOTATED SELECTIONS.** 1994. Superintendent of Documents, Federal Student Aid Information Center, P.O. Box 84, Washington D.C. 20044. \$4.25. Stock number 065-000-00353-8.

**HOW TO FIND MONEY FOR COLLEGE.** 1995. Saryl Z. Schwartz. Pathfinders College Affordability Productions, Inc. \$64.95. (audio cassette).

**HOW TO GET AN ATHLETIC SCHOLARSHIP: A STUDENT-ATHLETE'S GUIDE TO COLLEGIATE ATHLETICS.** 1995. Whitney Minnis. ASI Publishing. \$12.95.

**HOW TO OBTAIN MAXIMUM COLLEGE FINANCIAL AID: LITTLE KNOWN GRANTS FOR COLLEGE STUDENTS.** 1994. 4th Ed. Edward Rosenwasser. \$12.95

**HOW TO PAY FOR COLLEGE.** 1995. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. \$30. This 40-minute video, produced and narrated by John Spiropoulos, gives viewers a look at each aspect of higher education financing in a fast, fun, and informative way.

**THE JOURNAL OF BLACKS IN HIGHER EDUCATION, DIRECTORY OF SCHOLARSHIPS FOR AFRICAN-AMERICAN STUDENTS.** 1996. Quarterly. CH II Publishers, 200 W. 57th Street, New York, NY 10019.

**LOANS AND GRANTS FROM UNCLE SAM: AM I ELIGIBLE AND FOR HOW MUCH?** 1996-97. 3rd Ed. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. \$6.

**MONEYFIND BOOKWARE: DIRECTORY OF SCHOLARSHIPS.** 1994. American Financial Directories, Incorporated. Diskette/book \$29.95.

**NATIONAL DIRECTORY OF GRANTS AND AID TO INDIVIDUALS IN THE ARTS.** 1993. 8th Ed. Nancy A. Fandel, editor. Washington International Arts Letter, P.O. Box 12010, Des Moines, IA 50312. \$30.

• **\* NATIONAL DIRECTORY OF INTERNSHIPS.** 1996-97. Gita Gulati and Nancy R. Bailey, editors. National Society for Experiential Education, 3509 Haworth Drive, Suite 207, Raleigh, NC 27609. Biennial. \$29. Lists thousands of internship opportunities in 61 fields.

**NOTICES OF THE AMERICAN MATHEMATICAL SOCIETY.** 1997. Annual. American Mathematical Society, P.O. Box 6248, Providence, RI 02940. \$9. Assistantships and fellowships in the mathematical sciences.

**PAYING LESS FOR COLLEGE.** 1996. 13th Ed. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543. \$26.95.

• **\* PETERSON'S GRANTS FOR GRADUATE AND POSTDOCTORAL STUDY.** 1994. 4th Ed. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123. \$89.95. Revised every other year.

**SCHOLARSHIP DIRECTORY: MINORITY GUIDE TO SCHOLARSHIPS AND FINANCIAL AID.**

1996. Tinsley Communications, Inc., Harbor Place, 100 Bridge St., Hampton VA 23669. \$4 (plus \$.50 postage and handling). Includes government sponsored aid programs and over 200 private scholarships.

**SCHOLARSHIP GUIDE FOR HISPANICS.** 1995-96. Vista Magazine. Chrysler Corporation, CIMS 416-13-28, 12000 Chrysler Drive, Highland Park, MI 48288-0001. Free.

**SCHOLARSHIPS AND LOANS FOR NURSING EDUCATION.** 1996-97. National League for Nursing, 350 Hudson Street, New York, NY 10014. \$15.95 (plus \$3.75 shipping and handling).

**\* SCHOLARSHIPS, FELLOWSHIPS AND LOANS.** 1997. Volume 11. Gale Research, Inc. Sandra Jaszczak. \$140. Lists private, state and federal aid sources for studies in the U.S. leading to degrees in undergraduate, graduate, postgraduate, postdoctoral programs.

**\* SELECTED LIST OF FELLOWSHIP OPPORTUNITIES AND AID TO ADVANCED EDUCATION FOR U.S. CITIZENS AND FOREIGN NATIONALS.** 1994. The National Science Foundation, Publications Office, 1800 G Street N.W., Washington, D.C. 20550. Free.

**THE SCHOLARSHIP BOOK.** 1996. 5th Ed. Daniel J. Cassidy and Michael Alves. Prentice-Hall, Route 59 at Brookhill Dr., West Nyack, NY 10995-9900. \$29.95 (plus postage and handling). Lists over 50,000 scholarships, grants, loans, fellowships, internships, and contest prizes.

**THE STUDENT GUIDE: FINANCIAL AID FROM THE U.S. DEPARTMENT OF EDUCATION.** 1998-99. Annual. Free. Call 1-800-433-3243.

This bibliography is provided as a service by the Office of Financial Aid Services at the University of San Diego, and is updated yearly with the assistance of USD students employed under the Federal Work-Study Program and USD librarians. Many of the publications can be found in libraries. This compilation is not an endorsement of the listed publications.

• Includes information on resources for international students.

\* Includes information for students without regard for financial need.



# Request for California Student Aid Commission & EdFund Forms/Publications

Institutions should only order publications from the sections that apply to them.

The California Student Aid Commission may adjust orders subject to the availability of materials at the time of the request. Back orders will be filled as forms are reprinted. Please print or type the street address where materials are to be shipped. Requests may be mailed, faxed or phoned into the Commission.

For FAFSA, please call the U.S. Dept. of Education at 1-800-433-3243



Section 1. Publications for High Schools, Vocational Schools, Colleges, Universities, & Lenders		Section 2. Publications for Vocational Schools, Colleges, Universities and Lenders	
Quantity	Form # and Title	Quantity	Form # and Title
_____	G-4 GPA Verification Form (1998-99 edition)	_____	FFELP-1 Federal Stafford Loan Application/Promissory Note (Rev. 8/97) — (Application and Wraparound)
_____	G-26 Student Tip Sheet — Provides information on how to fill out a FAFSA.	_____	FFELP-1A CSAC logo stickers — 20 stickers per sheet (please order by number of sheets).
_____	G-50 Cal Grant Verification Form — Schools may use this form to submit a cumulative number of student GPAs instead of submitting the individual GPA Verification Form (G-4)	_____	FFELP-2 Federal Stafford Loan Application/Promissory Note — (Continuous feed form, only if your institution uses it)
_____	I-1 "California Student Financial Aid Programs" Brochure (1998-99 edition)	_____	FFELP-2A Portfolio cover and information needed to complete Stafford loan packet (Rev. 8/97). Use with FFELP-2 or Electronic Processing (Wraparound only)
_____	I-1.1 "California Student Financial Aid Programs" Brochure (Spanish version)	_____	FFELP-3 Federal Parent (PLUS) Loan Application/Promissory Note (Rev. 8/97) — (Application and Wraparound)
_____	I-2 "Financial Aid for Students" Workbook — Provides detailed information about a variety of student financial aid opportunities including state and federal programs. Covers eligibility, deadlines, how to apply, etc. (1998-99 edition)	_____	FFELP-3A Federal Parent (PLUS) Loan Application/Promissory Note (Rev. 8/97) — (Continuous feed form, only if your institution uses it)
_____	I-3 "Financial Aid for Students" Workbook (Spanish version — 1998-99 edition available November 30.)	_____	FFELP-3B Portfolio cover and information needed to complete PLUS loan packet (Rev. 8/97). Use with FFELP-3A or Electronic Processing.
_____	I-4 "Financial Aid for Students" Counselors' Guide — Includes detailed information about Commission and EdFund programs, application process and eligibility requirements. A useful tool for college and high school counselors (1998-99 edition)	_____	L-5 Federal Consolidation Application/Promissory Note Booklet
_____	I-5 Cal Grant Poster — Promotes the March 2 Cal Grant application filing deadline and Financial Aid Workbook (revised edition available December 1997).	_____	L-5.100 Consolidation Loan Addendum
_____	I-6 Brochure Display Stand for I-1 Brochure (1998-99 edition)	_____	L-5.200 Consolidation Loan Spouse Application
_____	I-16 "Get A Life: Stay in School" Brochure — Early outreach information designed for distribution to California middle schools.	_____	L-5A Consolidation Creditor Verification Certificate
_____	I-16.1 "Get A Life: Stay in School" Brochure — Spanish version	_____	L-5A.100 Federal Consolidation Loan Program Addendum to "Verification Certificate"
_____	I-19 CSAC Outreach Poster — "Get A Life: Stay in School"	_____	L-7.1 ASAP Insert
_____	I-21 CSAC Poster (17" x 22") — "Providing Opportunity for A Lifetime."	_____	L-8.1 APLUS Insert
_____	I-27 "How to Complete the Federal Student Loan Application" poster.	_____	L-14A Request for Discharge of Federal Stafford, SLS, or PLUS Due to School Closure
_____	I-34 CSAC Poster (17" x 22") — "California Is Not Just Our Market, It's Our Home."	_____	L-14B Request for Discharge of FFELP Due to False Certification of Ability to Benefit
_____	I-54 CSAC Capabilities — Brochure describing various Commission activities and programs.	_____	L-14B.1 Request for Discharge of FFELP Due to False Certification of Ability to Benefit (Spanish version)
_____	I-56 "Yes" Poster (15 1/2" x 25") — Default prevention poster.	_____	L-19 Repayment Addendum and Disclosure Statement
_____	I-57 "Step" Poster (36" x 9 1/2") — Default prevention poster.	_____	L-20 Student Loan Check Handling Form
_____	I-58 Storybook Poster (Outreach poster)	_____	L-21 Status Change Report Form
_____	I-58.1 Storybook (Outreach booklet... <i>The Adventures of Elmer</i> )	_____	L-23 Verification of Continuous Enrollment
_____	I-72 EdFund Brochure (Describes various aspects of EdFund)	_____	L-25 Loan Application Data Change Form
_____	I-77 EdFund Poster (Dog Eat Dog Poster)	_____	L-26 Erroneous Data Appeal Form
_____	V-1 Introduction to Financial Aid (video)	_____	L-28 Request for Commission Forms/Publications
_____	V-2 College Entrance Interview (video)	_____	L-50A "SCH" In-school Deferment Form (For borrowers with at least one outstanding loan made BEFORE 7/1/93)
_____	V-3 College Exit Interview (video)	_____	L-50B "NEW EDU" Education Related Deferment Request Form (For borrowers with all outstanding Stafford, SLS, PLUS or Consolidation loans made ON/AFTER 7/1/93)
_____	V-5 It's Your Future (video)	_____	L-50C "EDU" Education Related Deferment Request Form (For borrowers with at least one outstanding Stafford, SLS, PLUS or Consolidation made BEFORE 7/1/93)
_____	V-6 College — It's For You (video)	_____	L-50D "UNEM" Unemployment Deferment Request Form (For all borrowers)
_____	V-7 EdFund (video)	_____	L-50E "PUB" Public Service Deferment Request Form (For borrowers with at least one outstanding loan made BEFORE 7/1/93)

## Section 2. Publications for Vocational Schools, Colleges, Universities and Lenders (continued)

## Section 3. Publications for Lenders (See Sections 1 & 2 for additional loan items)

Quantity	Form # and Title	Quantity	Form # and Title
_____	L-50F "DIS" Temporary or Permanent Total Disability Certification Request Form (For borrowers with at least one outstanding loan made BEFORE 7/1/93)	_____	R-2 Communications Binder (for operations, alert, policy and new products and services memos)
_____	L-50G "FAM" Family Deferment Request Form (For borrowers with at least one outstanding loan made BEFORE 7/1/93)	_____	L-40 Non-Cash Manifest Form
_____	L-50H "NEW HRD" Economic Hardship Deferment Request Form (For borrowers with all outstanding loans made ON/AFTER 7/1/93)	_____	L-40A Cash Manifest and Transmittal Form
_____	L-52 Certification of Temporary Total Disability Deferment	_____	L-41 Loan Sale and Transfer Statement
_____	L-54 Physician's Certification of Improvement	_____	L-47 Indemnification Missing Original Document
_____	L-73 Request for Loan Reconciliation Report	_____	L-47A Indemnification Missing Promissory Note
_____	L-74 Borrower and Lender Status Request Form for Pro Rata Funds	_____	L-55 Avert Request
_____	L-75 Request for Stafford Loan Guarantee Adjustments	_____	L-56 Repurchase Request
_____	L-79 Exit Interview Data	_____	L-57 Lender's Certification of Unpaid Claims
_____	L-82 Default Prevention Poster	_____	L-59 Disbursement Detail Change Form
_____	L-84 Deferment Poster	_____	L-60 Stafford/SLS/PLUS/Consolidation Lender Request for Pre-Claim Assistance
_____	L-90 Common Manual (manual of regulations governing loan programs)	_____	L-62 Physician's Certification of Total and Permanent Disability
_____	L-110 Reinstatement Request	_____	L-64 Claim Form
_____	G-9 Graduate Fellowship Fact Sheet Brochure	_____	L-68A Prospective Cure Form
_____	G-10 Grant Record Change Form for Students (replaces G-12 & G-15)	_____	L-68B Timely Filing Cure Form
_____	G-12.1 Deferment Request for Cal Grants	_____	L-68C Retrospective Cure Form
_____	G-21 Grant Record Change Form for Schools	_____	L-69 Claims Adjustment Request
_____	G-22 Payment Transaction Form for Schools		
_____	G-42 Request for Cal Grant Fifth Year Benefits Form		
_____	G-44 Request for Cal Grant Teaching Credential Benefits Form (G-44 & G-44.1 combined)		
_____	R-2 Communications Binder (for operations, alert, policy and new products and services memos)		

### Shipping Information

Date of request (Allow two weeks for delivery)		Institution name		Code number (Federal code plus 00) (High schools-CEE code plus 00)		Office or person receiving order(optional)	
Street address (Please print street address for UPS delivery)				City	State	Zip code	Telephone number (     )     )

### How to order:

**Call:** Commission Shipping Center  
 (916) 327-4609 (PUBS) automated 24-hour line  
 or call (916) 322-3189 to speak to staff.

**FAX:** Commission Shipping Center  
 (916) 323-1748  
 From fax: (     )     )  
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**Mail:** California Student Aid Commission  
 P.O. Box 419045  
 Rancho Cordova, CA 95741-9045

## Important Addresses, Numbers, and Web Sites

### **California Student Aid Commission**

3300 Zinfandel Drive  
Rancho Cordova, CA 95670

P.O. Box 419026  
Rancho Cordova, CA 95741-9026

[www.csac.ca.gov](http://www.csac.ca.gov)  
[www.mapping-your-future.org](http://www.mapping-your-future.org)

1-888-CA-GRANTS (schools)  
916-526-7590 (students)

### **EDFUND – A Service of the California Student Aid Commission**

3300 Zinfandel Drive  
Rancho Cordova, CA 95670

P.O. Box 419045  
Rancho Cordova, CA 95741-9045

[www.edfund.org](http://www.edfund.org)

1-888-CA-FFELP (schools)  
916-526-7900 (students)

DEFAULT PREVENTION  
1-800-298-9491 (schools)  
1-800-298-9490 (borrowers)

TAX OFFSET INQUIRY LINE  
1-800-367-1590

### **Regional Offices**

BAY AREA REGIONAL OFFICE  
510-286-7037

NORTHERN CALIFORNIA REGIONAL OFFICE  
916-526-7321

LOS ANGELES REGIONAL OFFICE  
562-985-8966

SAN DIEGO REGIONAL OFFICE  
619-467-4222

### **The Federal Student Aid Information Center**

P.O. Box 84  
Washington, D.C. 20044-0084

[www.ed.gov/offices/OPE](http://www.ed.gov/offices/OPE)

FINANCIAL AID INFORMATION  
1-800-4-FED-AID

FAFSA EXPRESS  
1-800-801-0576

FEDERAL LOAN CONSOLIDATION  
1-800-848-0982

STUDENT AID REPORT  
1-319-337-5665

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